

Commonwealth of Kentucky
Personnel Cabinet

Health Insurance Program Monthly Report



Prepared for:

Kentucky Group Health Insurance
Board Members

May 2014

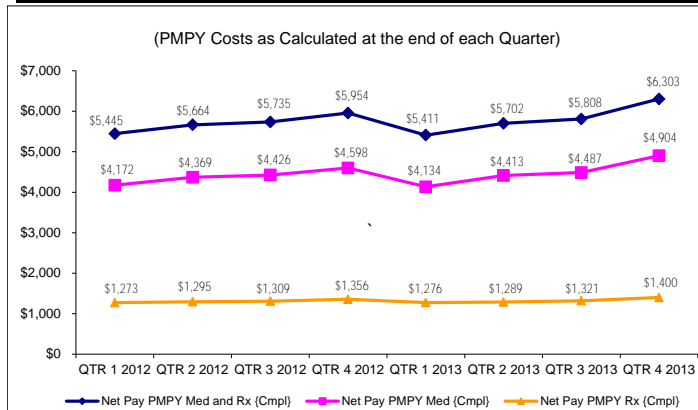
DASHBOARD REPORT: BASED ON INCURRED CLAIMS

Includes Projections for Incurred, but Not Yet Reported (IBNR or CMPL)

Enrollment

Fact	Jan 2013 - Dec 2013	Jan 2012 - Dec 2012	% Change
Employees Avg Med	153,616	156,891	-2.09%
Members Avg Med	267,111	270,404	-1.22%
Family Size Avg	1.7	1.7	0.89%
Member Age Avg	37.1	37.4	-0.88%

Net Incurred Claims Cost per Member



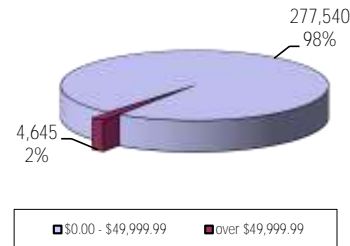
Allowed Claims Costs PMPY with Norms

	Jan 2012 - Dec 2012	Jan 2013 - Dec 2013	% Change	Recent US Norm	Comp to Norm
Allow Amt PMPY Med {Cmpl}	\$4,974.36	\$5,107.25	3%	\$4,089.59	19.93%
Allow Amt PMPY IP Acute {Cmpl}	\$1,390.17	\$1,420.56	2%	N/A	N/A
Allow Amt PMPY OP Med {Cmpl}	\$3,565.26	\$3,661.16	3%	\$2,821.57	22.93%
Allow Amt PMPY OP Fac Med {Cmpl}	\$1,965.09	\$2,041.47	4%	N/A	N/A
Allow Amt PMPY Office Med {Cmpl}	\$963.54	\$969.35	1%	\$0.00	N/A
Allow Amt PMPY OP Lab {Cmpl}	\$341.35	\$345.64	1%	\$0.00	N/A
Allow Amt PMPY OP Rad {Cmpl}	\$544.78	\$551.71	1%	\$0.00	N/A
Out of Pocket PMPY Med {Cmpl}	\$518.39	\$550.01	6%	\$528.76	3.86%
Allow Amt PMPY Rx {Cmpl}	\$1,573.19	\$1,586.57	1%	\$1,018.57	35.80%
Out of Pocket PMPY Rx {Cmpl}	\$264.94	\$264.89	0%	\$0.00	N/A

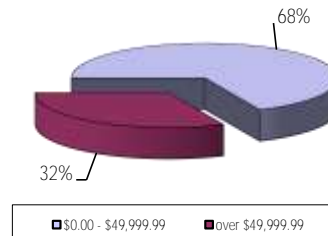
High Cost Claimants

Jan 13–Dec 13

% of High Cost Patients



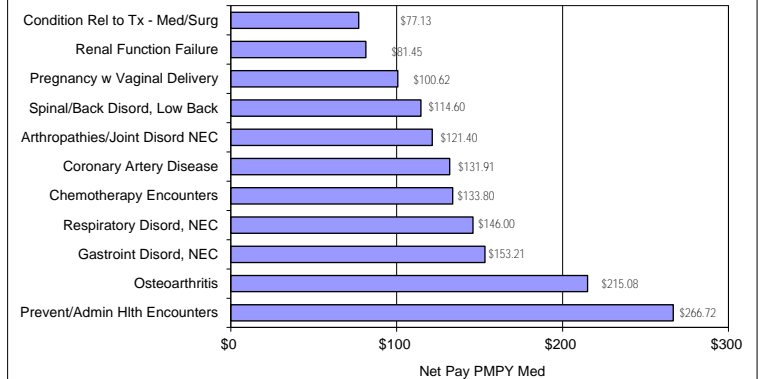
% of Total Net Payments (Med and Rx)



Prescription Drug Programs

	Fact	Jan 2012 - Dec 2012	Jan 2013 - Dec 2013	% Change
Mail Order	Discount Off AWP % Rx	48.31%	53.32%	10.37%
	Scripts Generic Efficiency Rx	92.61%	93.82%	1.31%
Retail	Discount Off AWP % Rx	47.02%	49.28%	4.81%
	Scripts Generic Efficiency Rx	93.65%	94.40%	0.80%
Total	Discount Off AWP % Rx	47.31%	50.21%	6.14%
	Scripts Generic Efficiency Rx	93.55%	94.34%	0.84%
	Scripts Maint Rx % Mail Order	12.40%	12.95%	4.46%

Top 10 Clinical Conditions



Cost Drivers Support

Fact	Jan 2012 - Dec 2012	Jan 2013 - Dec 2013	% Change
Allow Amt Per Day Adm Acute	\$4,298.11	\$4,515.03	5.05%
Days Per 1000 Adm Acute	318.45	305.59	-4.04%
Allow Amt Per Visit OP Fac Med	\$1,040.11	\$1,073.39	3.20%
Visits Per 1000 OP Fac Med	1,889.32	1,892.56	0.17%
Allow Amt Per Visit Office Med	\$115.93	\$117.41	1.28%
Visits Per 1000 Office Med	8,311.33	8,222.58	-1.07%
Allow Amt Per Day Supply Rx	\$2.69	\$2.75	2.33%
Days Supply PMPY Rx	585.90	577.26	-1.47%

Cost Drivers—Utilization and Price Trends

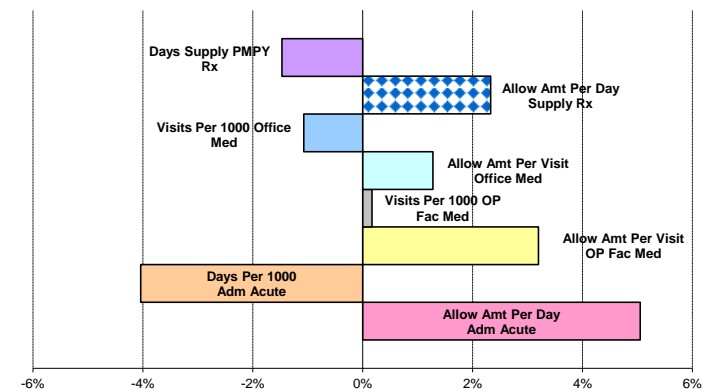


Table of Contents

Introduction..	4
Overview.....	4
Definitions.....	5
Enrollment	6-8
Claims Costs	9-15
Medical Claims Utilization	16
Analysis of Deductibles.....	17-18
Analysis of Individuals and Families Meeting their Out of Pocket Expenses	19-22
Premium (or Premium Equivalent).....	23
Rx Utilization.....	24-28
Utilization	29-30
Claims Lag Analysis	31-32
Claims Distribution based on Age/Gender.....	33
Allowed Amount Distribution	34
Summary of Enrollment and Claims	35

Introduction

The Department of Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees' Health Plan. In response to requests for data analysis, this report has been prepared to provide information related to enrollment, claims payment, and utilization.

It is the Department's intent to update this information on a monthly basis in an effort to provide current information about Kentucky's Health Insurance Program.

Overview

This report is compiled using Medstat, which is DEI's health insurance information management system. Medstat warehouses enrollment and claims data. Enrollment data is provided by DEI while claims data is provided by each carrier and/or TPA.

Claims information may be analyzed by either "incurred" or "paid" dates. "Incurred" reports specify paid amounts for claims that were incurred in a specified timeframe. Due to the lag time in submittal and payment of claims, historical reports that are based on incurred claims may change significantly with each new database update since additional incurred claims will be added. "Paid" claims reports specify the paid amount for claims regardless of when the claims may have been incurred. Unless otherwise specified, data contained in this report are based on "incurred" claims.

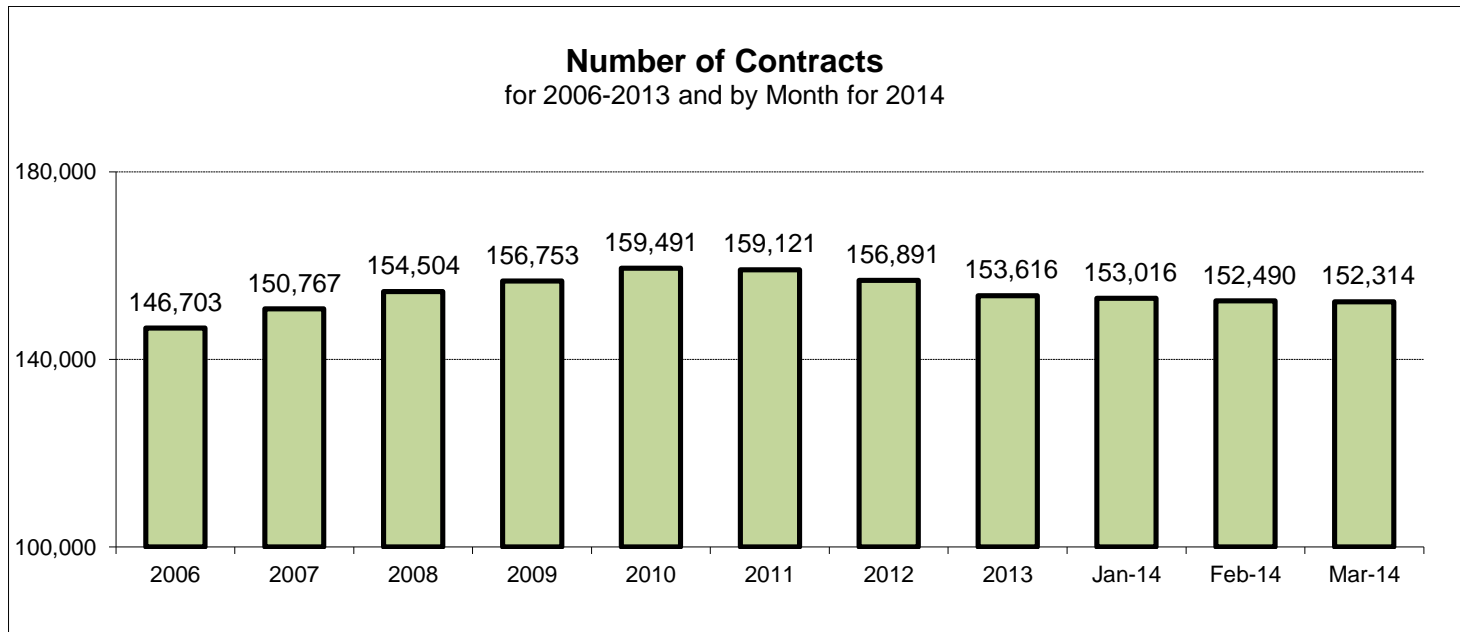
Enrollment in the KEHP changes on a daily basis due to a variety of reasons such as: new hires, adding dependents, dropping dependents, marriage, divorce, becoming Medicare eligible, etc. Therefore, Medstat is dealing with a fluid enrollment base. Also, each carrier processes claims slightly differently. During 2012 Medstat processed enrollment information for a total of 270,404 members as well as 8,891,904 claims (3,894,285 Medical claims and 4,997,619 prescriptions) from different carriers. When dealing with such large numbers it is impossible to tag every claim to a corresponding group, carrier, service type, etc. While the tagging rate for the KEHP data exceeds 99%, you may still see information on reports stated as "~Missing". This indicates any enrollment or claims that could not be "tagged" by Medstat.

Definitions

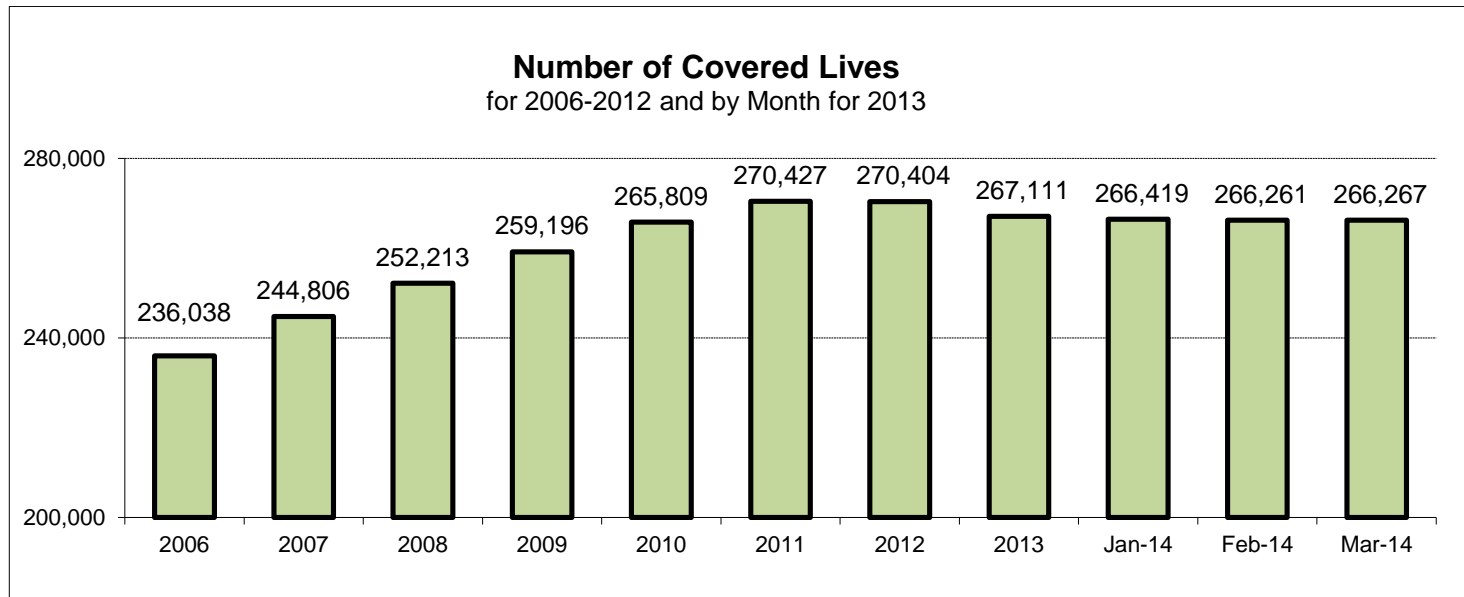
- **Employee** represents an individual eligible to participate in KEHP as a retiree in either KTRS or KRS, or by being employed by one of the agencies that participate with KEHP (example: state employee, school boards, Quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Medstat deals with Cross-reference plans uniquely. Although there are in fact two “employees” Medstat can only designate the planholder as an employee. Therefore, the cross-referenced spouse is considered a dependent and all claims and utilization data related to them is counted as a “member”.
- **Member** includes all employees plus any dependents that are covered through the KEHP. Members may also be referred to as “covered lives”.
- **Group** is Kentucky Retirement System (KRS), Kentucky Teachers Retirement System (KTRS), State Employees, School Boards, or Other (includes: COBRA, Health Departments, KCTCS, Quasi/Local Governments).
- **Plan** is Standard PPO, Capitol Choice, Optimum PPO, Maximum Choice, Commonwealth Essential, Commonwealth Enhanced, Commonwealth Premier, or Commonwealth Select.
- **Carrier** is claims listed by carrier. (Please note that Express Scripts data is designated as Humana).
- **Generic Efficiency** means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.
- **OOP** is the amount paid out-of-pocket by the member for facility, professional, and prescription drug services. This generally includes coinsurance, co-payment, and deductible amounts.
- **Allowed Amount** is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.
- **Net Payment** is the net amount paid for all claims. It represents the amount after all pricing guidelines have been applied, and all third party, co-payment, coinsurance, and deductible amounts have been subtracted.
- **Patients** is the unique count of members who received facility, professional, or pharmacy services.
- **Days Supply** is the number of days for which drugs were supplied for prescriptions filled. It represents the number of days of drug therapy covered by a prescription.
- **Mail Order** is computed as any script filled with a “days supply” of more than 30 days, regardless of the physical location where the prescription was filled.
- **Retail** is computed as any script filled with a “days supply” of 30 days or less, regardless of the physical location where the prescription was filled.

Enrollment

The following chart shows planholder enrollment (contracts) for 2006-2013 and monthly year-to-date for 2014. Enrollment will fluctuate on a monthly basis (Approximately 8,000 cross-referenced spouses in any given month are not included)

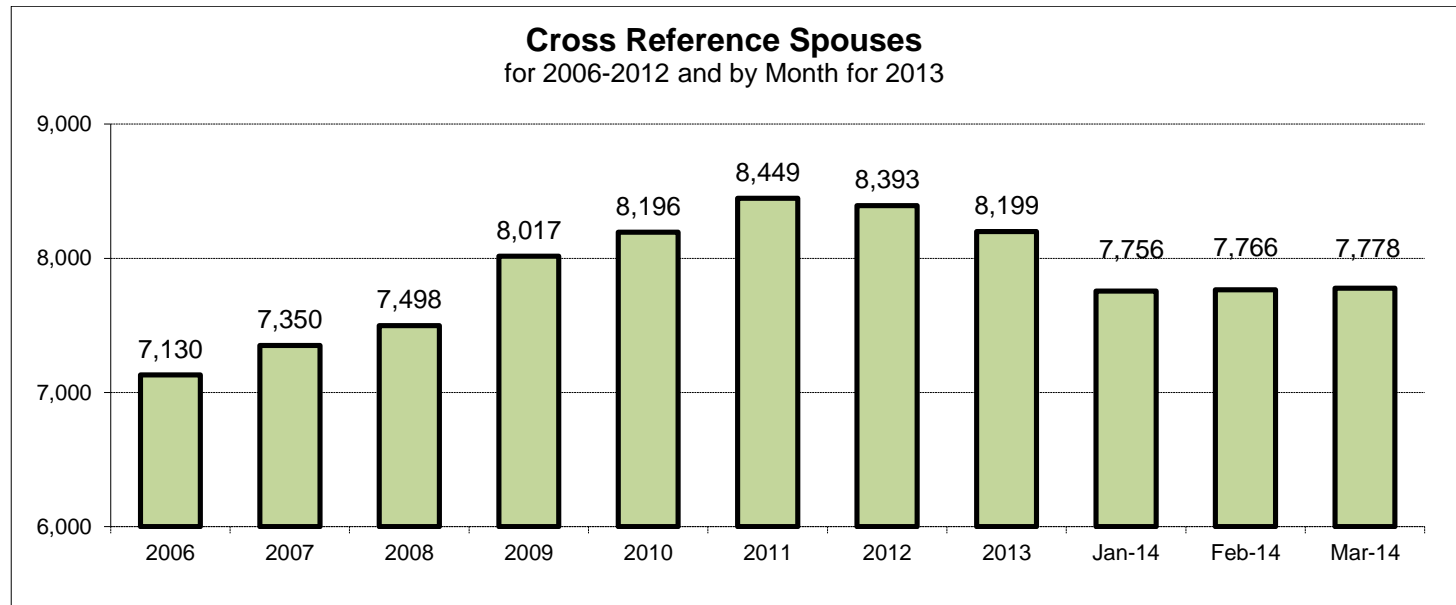


The following chart shows member enrollment (covered lives) for 2006-2013 and monthly year-to-date for 2014. Enrollment will fluctuate on a monthly basis.



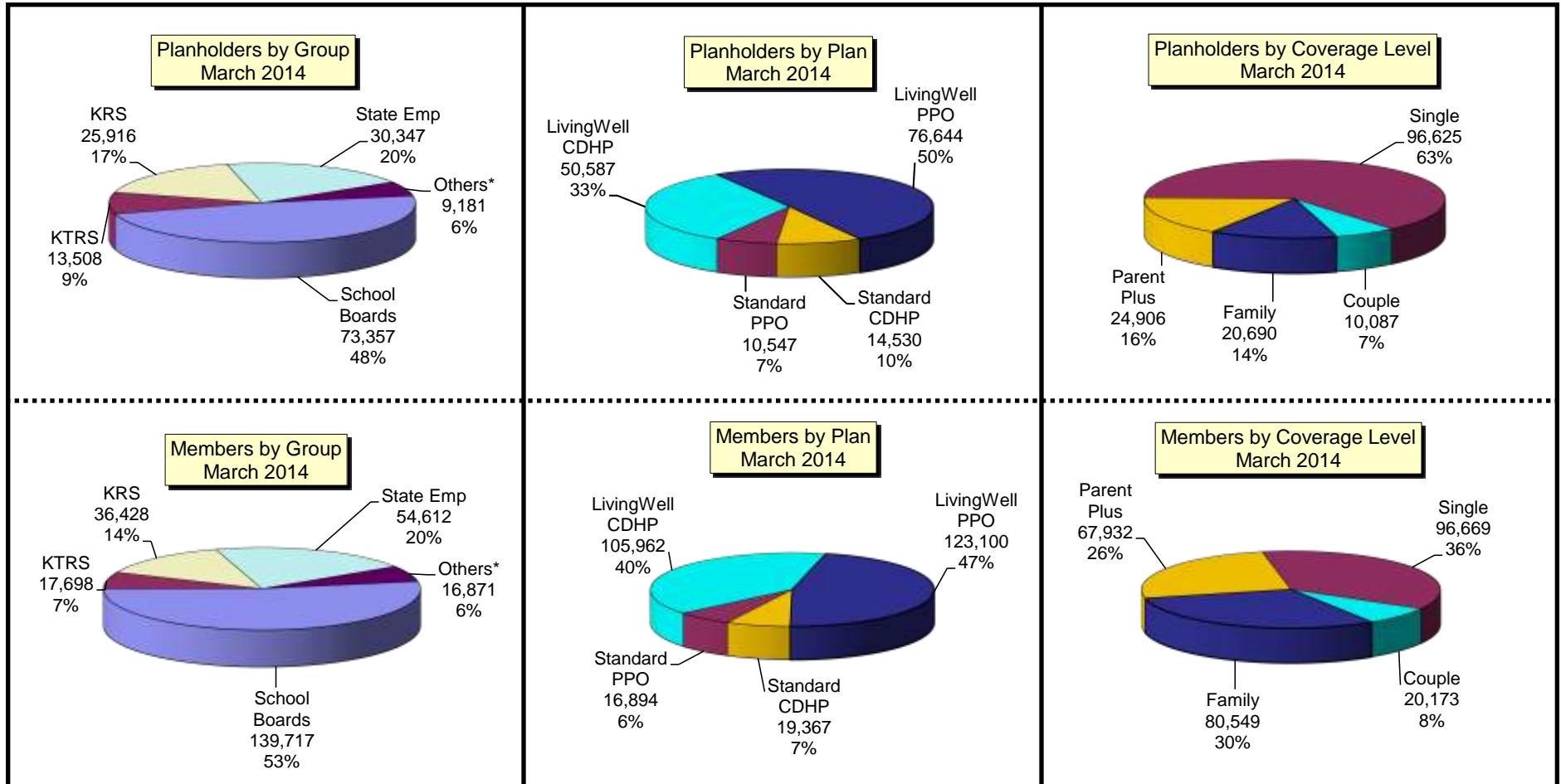
Enrollment *(continued)*

The following graph shows the number of cross-reference spouses for 2006-2013 and monthly year-to-date for 2014. The number of Cross Referenced Spouses will fluctuate on a monthly basis.



Enrollment *(continued)*

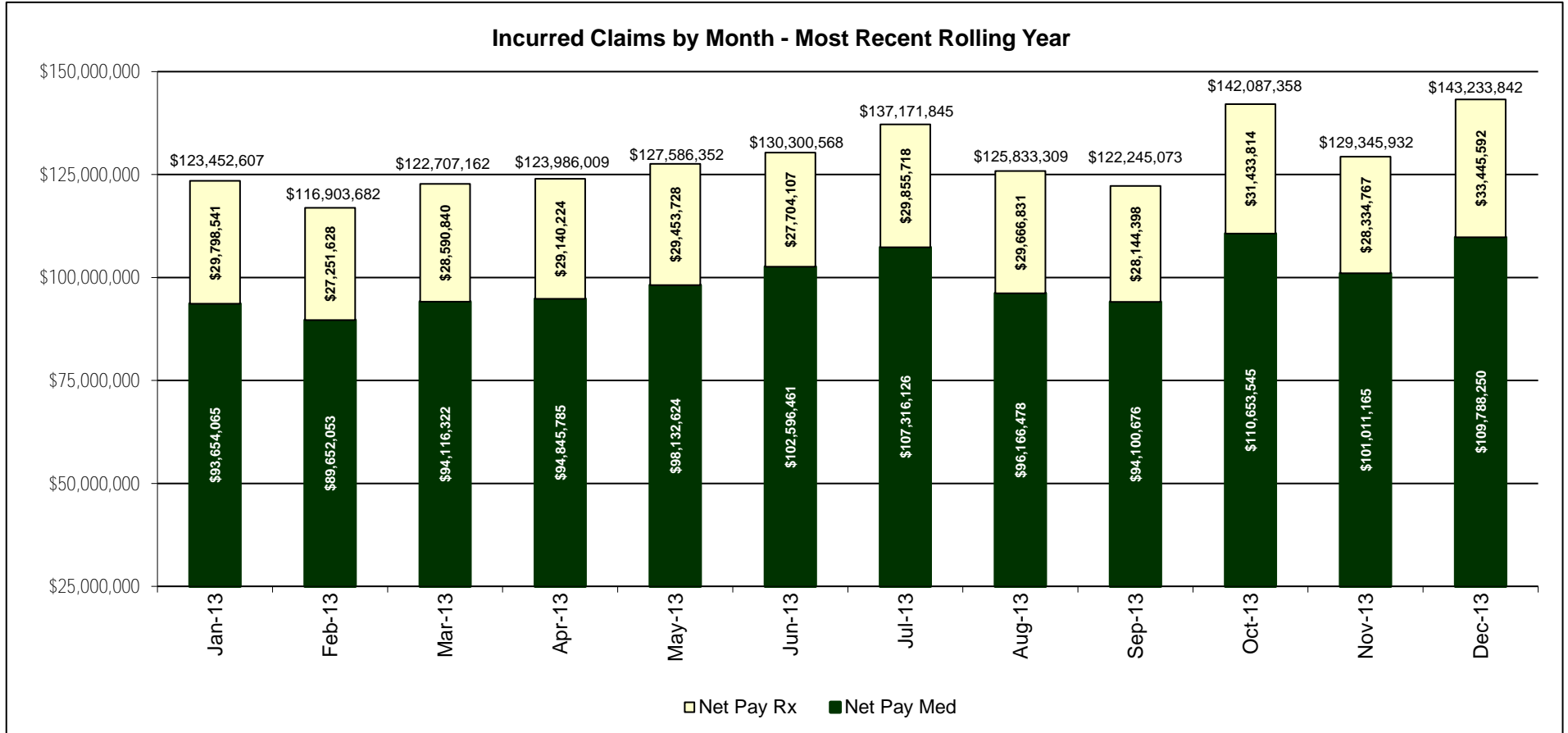
The following charts show Planholder and Member enrollment by group, plan, and coverage level.



* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs

Claims costs include Medical and Prescription (Rx) for the most recent rolling year. Based on Incurred Claims.



Claims Costs *(continued)*

The following tables represent incurred claims by Group for 2006 - 2012 and monthly year-to-date for 2013.

INCURRED MEDICAL CLAIMS (no Rx) by Group:

	School Boards	KTRS	KRS	State Employees	Others*	Totals
2006	\$307,404,829	\$93,874,833	\$147,000,881	\$151,118,572	\$48,943,683	\$748,342,797
2007	\$335,233,747	\$96,138,953	\$156,119,263	\$147,816,830	\$50,969,860	\$786,278,653
2008	\$402,843,851	\$109,319,917	\$194,688,095	\$178,641,561	\$64,333,716	\$949,827,140
2009	\$427,644,878	\$123,944,338	\$220,434,791	\$177,195,445	\$68,628,440	\$1,017,847,892
2010	\$467,251,898	\$134,399,726	\$218,395,487	\$193,151,301	\$79,182,411	\$1,092,380,824
2011	\$475,939,979	\$137,632,074	\$239,407,280	\$200,932,917	\$80,536,373	\$1,134,448,624
2012	\$508,518,441	\$138,273,223	\$243,016,472	\$206,974,342	\$90,481,314	\$1,187,263,792
Jan 2013	\$40,247,590	\$10,794,692	\$19,746,980	\$15,884,750	\$6,980,054	\$93,654,065
Feb 2013	\$37,877,076	\$10,344,693	\$17,572,745	\$16,555,006	\$7,302,533	\$89,652,053
Mar 2013	\$41,018,384	\$10,711,908	\$18,169,315	\$15,829,565	\$8,387,150	\$94,116,322
Apr 2013	\$41,292,394	\$10,560,128	\$18,368,153	\$17,467,131	\$7,157,979	\$94,845,785
May 2013	\$41,777,810	\$11,770,076	\$19,622,236	\$17,384,555	\$7,577,948	\$98,132,624
Jun 2013	\$47,415,131	\$10,909,755	\$19,284,089	\$17,372,708	\$7,614,778	\$102,596,461
Jul 2013	\$50,570,348	\$11,044,319	\$19,038,160	\$18,657,323	\$8,005,977	\$107,316,126
Aug 2013	\$40,832,737	\$10,996,537	\$19,488,488	\$17,132,350	\$7,716,368	\$96,166,478
Sep 2013	\$39,944,179	\$10,644,569	\$19,123,706	\$16,788,151	\$7,600,071	\$94,100,676
Oct 2013	\$46,624,613	\$12,630,898	\$21,889,531	\$20,203,179	\$9,305,324	\$110,653,545
Nov 2013	\$43,792,380	\$11,198,411	\$18,974,198	\$18,920,319	\$8,125,857	\$101,011,165
Dec 2013	\$48,110,366	\$12,691,338	\$20,232,241	\$19,456,301	\$9,298,003	\$109,788,250

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs *(continued)*

The following tables represent incurred claims by Group for 2006 - 2012 and monthly year-to-date for 2013.

INCURRED Rx CLAIMS (no Med) by Group:

	School Boards	KTRS	KRS	State Employees	Others*	Totals
2006	\$92,676,509	\$35,017,335	\$53,095,577	\$42,857,791	\$13,481,498	\$237,128,711
2007	\$102,883,195	\$37,889,011	\$61,585,393	\$46,102,562	\$15,361,507	\$263,821,668
2008	\$114,318,657	\$42,211,258	\$72,457,449	\$51,523,178	\$17,638,869	\$298,149,411
2009	\$119,002,425	\$45,308,689	\$82,234,684	\$50,881,577	\$18,339,245	\$315,766,619
2010	\$129,624,203	\$49,399,459	\$89,783,758	\$55,125,407	\$21,022,918	\$344,955,745
2011	\$126,659,101	\$48,675,489	\$92,082,668	\$54,232,323	\$20,434,256	\$342,083,837
2012	\$133,980,077	\$50,750,405	\$88,778,959	\$58,568,597	\$21,667,358	\$353,745,397
Jan 2013	\$11,575,520	\$4,432,263	\$6,949,508	\$4,946,157	\$1,895,093	\$29,798,541
Feb 2013	\$10,674,133	\$3,974,778	\$6,161,051	\$4,661,762	\$1,779,905	\$27,251,628
Mar 2013	\$11,394,130	\$4,052,319	\$6,381,430	\$4,918,997	\$1,843,964	\$28,590,840
Apr 2013	\$11,570,812	\$4,167,113	\$6,422,293	\$4,986,199	\$1,993,807	\$29,140,224
May 2013	\$11,773,881	\$4,229,405	\$6,407,286	\$5,106,913	\$1,936,243	\$29,453,728
Jun 2013	\$11,237,307	\$3,954,897	\$5,911,945	\$4,762,567	\$1,837,392	\$27,704,107
Jul 2013	\$11,755,233	\$4,473,040	\$6,530,123	\$5,173,541	\$1,923,782	\$29,855,718
Aug 2013	\$11,827,267	\$4,290,108	\$6,704,278	\$4,992,578	\$1,852,601	\$29,666,831
Sep 2013	\$11,015,878	\$4,094,099	\$6,335,404	\$4,733,993	\$1,965,024	\$28,144,398
Oct 2013	\$12,642,585	\$4,629,739	\$7,139,181	\$5,495,997	\$1,526,312	\$31,433,814
Nov 2013	\$11,265,658	\$4,046,412	\$6,147,374	\$4,852,735	\$2,022,588	\$28,334,767
Dec 2013	\$13,549,971	\$4,630,050	\$7,388,038	\$5,682,249	\$2,195,285	\$33,445,592

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs *(continued)*

The following tables represent incurred claims by Plan for 2006-2012 and monthly year-to-date for 2013.

INCURRED MEDICAL CLAIMS (no Rx) by PLAN:

Time Period	Enhanced	Essential	Premier	Select	Capitol Choice	Maximum Choice	Optimum PPO	Standard PPO	Missing*	Total
2006	\$288,475,412	\$5,444,088	\$450,349,287	\$2,662	\$12,098	\$2,001	\$80,928	\$2,313	\$3,974,007	\$748,342,797
2007	\$338,717,549	\$5,049,175	\$499,351,543	\$7,241,677	\$8,146	\$10,878	\$65,746	\$2,173	\$3,721,482	\$854,168,370
2008	\$378,025,074	\$5,426,578	\$549,135,738	\$12,042,184	\$192,471	\$155,016	\$1,237,182	\$30,902	\$3,581,995	\$949,827,140
2009	\$30,875	\$0	\$107,859	\$9,005	\$115,052,390	\$44,250,277	\$839,555,872	\$14,550,862	\$4,290,752	\$1,017,847,892
2010	N/A	N/A	N/A	N/A	\$120,801,466	\$56,099,090	\$893,370,461	\$15,244,745	\$6,865,062	\$1,092,380,824
2011	N/A	N/A	N/A	N/A	\$145,752,975	\$71,531,690	\$872,004,689	\$39,637,013	\$5,522,257	\$1,134,448,624
2012	N/A	N/A	N/A	N/A	\$159,399,773	\$75,690,498	\$888,546,788	\$53,586,093	\$10,046,611	\$1,187,269,763
Jan-13	N/A	N/A	N/A	N/A	\$11,970,188	\$3,530,901	\$72,655,321	\$3,939,069	\$1,558,581	\$93,654,059
Feb-13	N/A	N/A	N/A	N/A	\$11,259,109	\$4,264,264	\$68,045,023	\$4,374,801	\$1,708,703	\$89,651,900
Mar-13	N/A	N/A	N/A	N/A	\$12,356,647	\$5,470,064	\$69,759,827	\$4,759,110	\$1,774,580	\$94,120,227
Apr-13	N/A	N/A	N/A	N/A	\$12,508,919	\$5,456,744	\$70,472,423	\$4,913,113	\$1,494,394	\$94,845,594
May-13	N/A	N/A	N/A	N/A	\$13,157,808	\$6,437,834	\$71,437,283	\$5,662,439	\$1,437,260	\$98,132,624
Jun-13	N/A	N/A	N/A	N/A	\$13,857,412	\$6,581,047	\$75,631,276	\$5,155,680	\$1,370,953	\$102,596,368
Jul-13	N/A	N/A	N/A	N/A	\$14,874,980	\$7,834,837	\$76,384,138	\$6,525,350	\$1,696,337	\$107,315,641
Aug-13	N/A	N/A	N/A	N/A	\$12,334,039	\$6,487,186	\$69,627,871	\$5,754,632	\$1,959,530	\$96,163,258
Sep-13	N/A	N/A	N/A	N/A	\$12,498,159	\$7,252,702	\$67,813,170	\$4,922,497	\$1,609,231	\$94,095,760
Oct-13	N/A	N/A	N/A	N/A	\$14,637,191	\$8,334,365	\$78,898,387	\$6,206,206	\$2,571,863	\$110,648,012
Nov-13	N/A	N/A	N/A	N/A	\$13,308,439	\$8,308,208	\$71,288,634	\$5,386,437	\$2,442,692	\$100,734,409
Dec-13	N/A	N/A	N/A	N/A	\$13,771,957	\$7,594,695	\$78,570,855	\$6,519,019	\$2,437,709	\$108,894,235

**Missing means the claims could not be tagged to a specific plan.*

Claims Costs *(continued)*

The following tables represent incurred claims by Plan for 2006-2012 and monthly year-to-date for 2013.

INCURRED Rx CLAIMS (no Med) by PLAN:

Time Period	Enhanced	Essential	Premier	Select	Capitol Choice	Maximum Choice	Optimum PPO	Standard PPO	Missing*	Total
2006	\$86,176,113	\$1,164,651	\$148,805,657	\$185	\$129	\$460	\$3,784	\$70	\$977,662	\$237,128,711
2007	\$98,794,003	\$968,767	\$162,084,866	\$1,413,084	\$252	\$0	\$9,536	\$1,366	\$484,891	\$263,756,765
2008	\$114,041,269	\$986,314	\$180,478,736	\$1,932,466	\$12,238	\$3,948	\$89,254	\$2,409	\$602,777	\$298,149,411
2009	\$15,498	\$11	\$39,805	\$2,289	\$35,845,894	\$7,804,096	\$267,798,635	\$3,632,729	\$627,662	\$315,766,619
2010	N/A	N/A	N/A	N/A	\$37,400,953	\$10,541,054	\$292,411,029	\$3,839,193	\$763,517	\$344,955,745
2011	N/A	N/A	N/A	N/A	\$44,303,915	\$13,658,792	\$275,615,919	\$8,069,769	\$435,441	\$342,083,835
2012	N/A	N/A	N/A	N/A	\$47,435,809	\$14,365,325	\$280,624,232	\$10,763,638	\$556,393	\$353,745,397
Jan 2013	N/A	N/A	N/A	N/A	\$4,114,718	\$294,089	\$24,151,715	\$1,192,267	\$45,752	\$29,798,541
Feb 2013	N/A	N/A	N/A	N/A	\$3,713,821	\$494,028	\$21,862,963	\$1,137,342	\$43,474	\$27,251,628
Mar 2013	N/A	N/A	N/A	N/A	\$3,817,719	\$848,897	\$22,754,078	\$1,135,502	\$34,644	\$28,590,840
Apr 2013	N/A	N/A	N/A	N/A	\$3,906,151	\$1,117,826	\$22,958,315	\$1,101,964	\$55,969	\$29,140,224
May 2013	N/A	N/A	N/A	N/A	\$3,924,579	\$1,188,346	\$23,097,862	\$1,208,198	\$34,743	\$29,453,728
Jun 2013	N/A	N/A	N/A	N/A	\$3,654,911	\$1,428,960	\$21,518,935	\$1,077,789	\$23,479	\$27,704,074
Jul 2013	N/A	N/A	N/A	N/A	\$3,949,284	\$1,447,702	\$23,272,968	\$1,153,063	\$32,676	\$29,855,694
Aug 2013	N/A	N/A	N/A	N/A	\$3,966,831	\$1,456,239	\$23,023,779	\$1,196,428	\$23,553	\$29,666,831
Sep 2013	N/A	N/A	N/A	N/A	\$3,510,814	\$1,555,064	\$21,960,221	\$1,087,380	\$30,919	\$28,144,398
Oct 2013	N/A	N/A	N/A	N/A	\$4,185,082	\$1,784,014	\$24,616,522	\$1,288,293	-\$440,097	\$31,433,814
Nov 2013	N/A	N/A	N/A	N/A	\$3,772,348	\$1,665,423	\$21,616,639	\$4,475	\$129,603	\$27,188,489
Dec 2013	N/A	N/A	N/A	N/A	\$4,176,592	\$2,093,989	\$25,706,752	\$7,522	\$2,093,989	\$34,078,845

*Missing means the claims could not be tagged to a specific plan.

Claims Costs *(continued)*

The following represents incurred medical claims only (does not include Rx) by Coverage Level for 2006-2012 and monthly year-to-date for 2013.

INCURRED MEDICAL CLAIMS (no Rx) by Coverage Level:

Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
2006	\$105,900,696	\$142,637,212	\$104,245,315	\$391,585,566	\$3,974,007	\$748,342,797
2007	\$123,989,294	\$160,349,021	\$118,430,067	\$447,682,122	\$3,721,482	\$854,171,987
2008	\$138,340,738	\$179,204,916	\$138,984,028	\$489,769,922	\$3,527,536	\$949,827,140
2009	\$148,834,766	\$197,496,335	\$148,195,132	\$519,153,082	\$4,168,576	\$1,017,847,892
2010	\$161,490,560	\$207,327,688	\$168,831,673	\$547,945,617	\$6,785,286	\$1,092,380,824
2011	\$159,396,394	\$231,596,907	\$184,530,296	\$553,457,501	\$5,467,525	\$1,134,448,624
2012	\$159,900,708	\$247,366,407	\$194,471,176	\$575,593,445	\$9,932,057	\$1,187,263,792
Jan 2013	\$12,148,826	\$18,285,736	\$16,440,650	\$46,175,822	\$603,031	\$93,654,065
Feb 2013	\$11,656,267	\$18,091,654	\$15,411,680	\$43,541,766	\$950,686	\$89,652,053
Mar 2013	\$11,463,923	\$18,581,866	\$15,493,205	\$47,571,410	\$1,005,919	\$94,116,322
Apr 2013	\$11,341,747	\$19,762,908	\$15,357,413	\$47,430,442	\$953,275	\$94,845,785
May 2013	\$12,263,594	\$19,002,128	\$16,221,945	\$49,659,150	\$985,807	\$98,132,624
Jun 2013	\$11,858,226	\$20,984,321	\$17,930,294	\$50,887,575	\$936,046	\$102,596,461
Jul 2013	\$11,800,064	\$23,428,514	\$19,702,059	\$51,157,009	\$1,228,480	\$107,316,126
Aug 2013	\$11,839,768	\$19,779,747	\$16,554,846	\$46,499,030	\$1,493,087	\$96,166,478
Sep 2013	\$11,212,866	\$19,718,519	\$16,279,264	\$45,800,230	\$1,089,798	\$94,100,676
Oct 2013	\$13,297,272	\$24,377,484	\$18,189,372	\$52,795,899	\$1,993,518	\$110,653,545
Nov 2013	\$12,508,371	\$21,825,728	\$17,510,195	\$47,233,109	\$1,933,761	\$101,011,165
Dec 2013	\$12,912,359	\$24,273,829	\$18,301,509	\$52,365,479	\$1,935,075	\$109,788,250

**Unable to tag claims to a specific coverage level*

Claims Costs *(continued)*

The following represents incurred RX claims only (does not include medical) by Coverage Level for 2006-2012 and monthly year-to-date for 2013.

INCURRED Rx CLAIMS (no Med) by Coverage Level:

Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
2006	\$38,228,159	\$43,809,856	\$25,948,520	\$128,164,514	\$977,662	\$237,128,711
2007	\$42,590,719	\$49,329,230	\$29,736,616	\$141,680,238	\$484,865	\$263,821,668
2008	\$48,563,951	\$54,628,661	\$34,879,637	\$159,504,290	\$572,873	\$298,149,411
2009	\$51,545,047	\$59,726,568	\$37,315,867	\$166,599,775	\$579,363	\$315,766,619
2010	\$57,195,759	\$64,920,207	\$41,129,813	\$180,993,674	\$716,292	\$344,955,745
2011	\$55,944,577	\$66,704,506	\$43,291,152	\$175,791,925	\$351,678	\$342,083,837
2012	\$54,760,963	\$70,977,120	\$47,926,893	\$179,707,938	\$372,482	\$353,745,397
Jan 2013	\$4,331,118	\$5,732,130	\$4,536,729	\$15,160,670	\$37,894	\$29,798,541
Feb 2013	\$3,821,799	\$5,275,137	\$4,161,502	\$13,959,105	\$34,086	\$27,251,628
Mar 2013	\$4,039,901	\$5,760,554	\$4,306,359	\$14,455,054	\$28,972	\$28,590,840
Apr 2013	\$4,228,306	\$5,855,379	\$4,312,517	\$14,705,354	\$38,668	\$29,140,224
May 2013	\$4,287,832	\$5,921,432	\$4,284,873	\$14,929,099	\$30,493	\$29,453,728
Jun 2013	\$4,044,017	\$5,653,833	\$4,056,821	\$13,927,073	\$22,363	\$27,704,107
Jul 2013	\$4,351,274	\$6,229,953	\$4,357,395	\$14,893,809	\$23,287	\$29,855,718
Aug 2013	\$4,323,508	\$6,094,217	\$4,368,515	\$14,859,268	\$21,322	\$29,666,831
Sep 2013	\$4,094,575	\$5,946,912	\$3,813,977	\$14,260,096	\$28,837	\$28,144,398
Oct 2013	\$4,479,867	\$6,706,262	\$4,627,114	\$16,063,141	-\$442,570	\$31,433,814
Nov 2013	\$3,953,926	\$5,913,845	\$4,274,848	\$14,065,025	\$127,122	\$28,334,767
Dec 2013	\$4,622,866	\$7,644,592	\$4,787,646	\$16,247,832	\$142,656	\$33,445,592

**Unable to tag claims to a specific coverage level*

Medical Claims Utilization

The following is based on medical claims* (does not include Rx) incurred for January - December 2013.

Commonwealth Plan	Admits Per 1000 Acute	Admits Per 1000 Acute Rcnt Sgovt	%Diff from {Rcnt SGovt}	Days LOS Admit Acute	Days LOS Admit Acute Rcnt Sgovt	%Diff from Rcnt SGovt	Days Per 1000 Adm Acute	Days Per 1000 Adm Acute Rcnt Sgovt	%Diff from Rcnt Sgovt
Capitol Choice	58.42	73.69	-20.72%	3.74	5.06	-26.04%	218.75	303.20	-27.85%
Maximum Choice	55.09	62.44	-11.77%	3.84	4.94	-22.26%	211.47	249.24	-15.15%
Optimum PPO	78.79	70.00	12.57%	4.10	5.50	-25.53%	322.99	298.58	8.17%
Standard PPO	0.00	0.00	0.00%	2.14	8.82	-75.71%	0.00	0.00	0.00%
Average	53.03	66.64	-20.41%	3.64	4.91	-25.96%	192.95	269.31	-28.35%

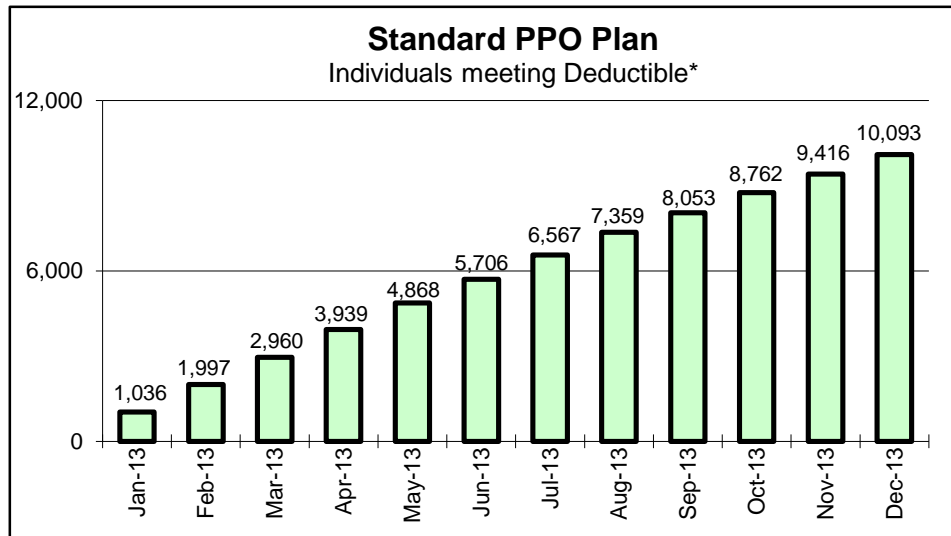
Commonwealth Plan	Visits Per 1000 Office Med	Visits Per 1000 Office Med Rcnt Sgovt	%Diff from Rcnt SGovt	Visits Per 1000 ER	Visits Per 1000 ER Rcnt Sgovt	%Diff from Rcnt Sgovt
Capitol Choice	7,344.09	7,570.78	-2.99%	193.71	248.09	-21.92%
Maximum Choice	6,132.15	6,533.60	-6.14%	198.18	244.43	-18.92%
Optimum PPO	9,018.56	7,538.98	19.63%	242.49	243.96	-0.60%
Standard PPO	0.00	0.00	0.00%	0.00	0.00	0.00%
Average	4,975.39	6,775.38	-26.57%	197.14	246.85	-20.14%

Commonwealth Plan	Svcs Per 1000 OP Lab	Svcs Per 1000 OP Lab Rcnt US	%Diff from Rcnt US	Svcs Per 1000 OP Rad	Svcs Per 1000 OP Rad Rcnt US	%Diff from Rcnt US
Capitol Choice	9,079.49	8,124.83	11.75%	2,563.25	2,286.08	12.12%
Maximum Choice	7,117.52	6,577.38	8.21%	1,884.72	1,696.60	11.09%
Optimum PPO	11,822.55	7,911.65	49.43%	3,230.86	2,269.84	42.34%
Standard PPO	0.00	0.00	0.00%	0.00	0.00	0.00%
Average	6,628.45	7,034.52	-5.77%	1,729.17	1,840.39	-6.04%

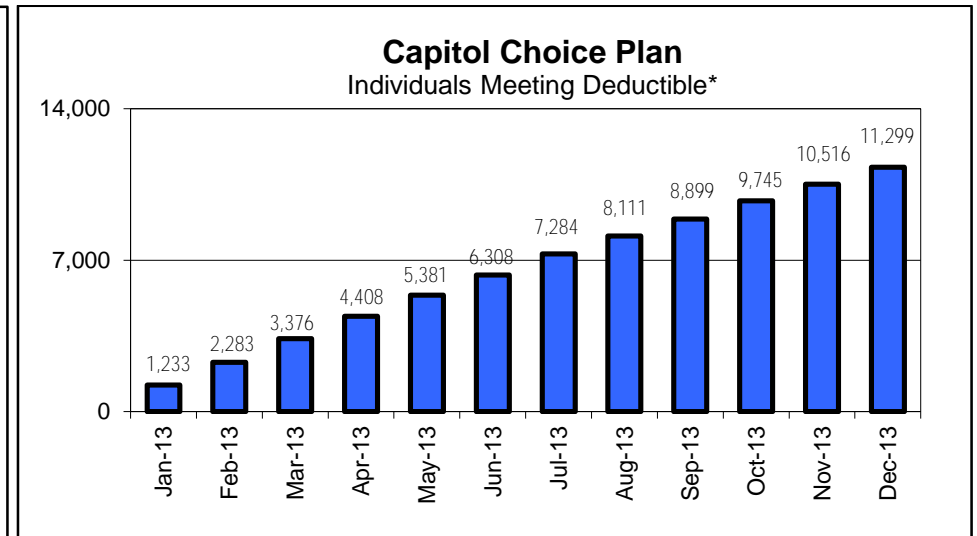
*Services are tracked by each service, not by each visit. Therefore, if two laboratory services are performed at one visit, it will count as two services.

Analysis of Individuals and Families Meeting Their Deductibles

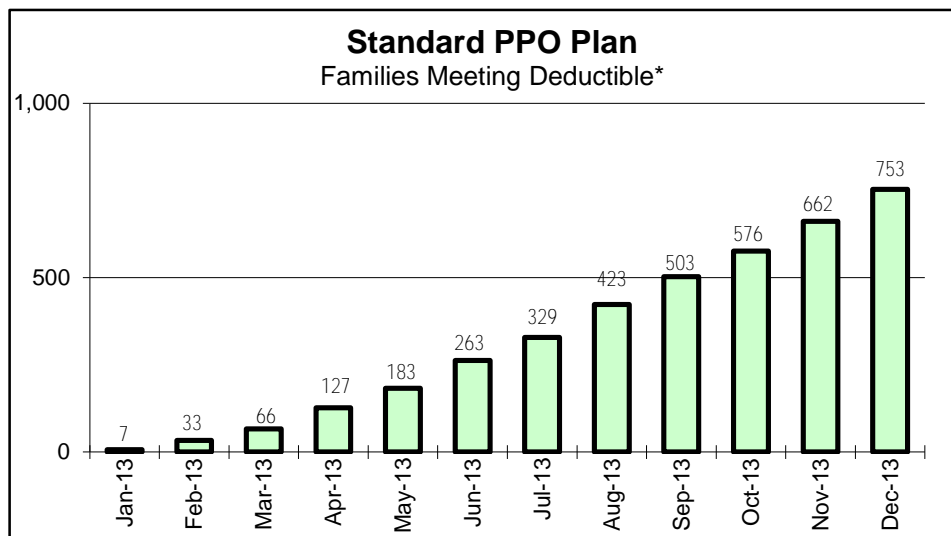
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



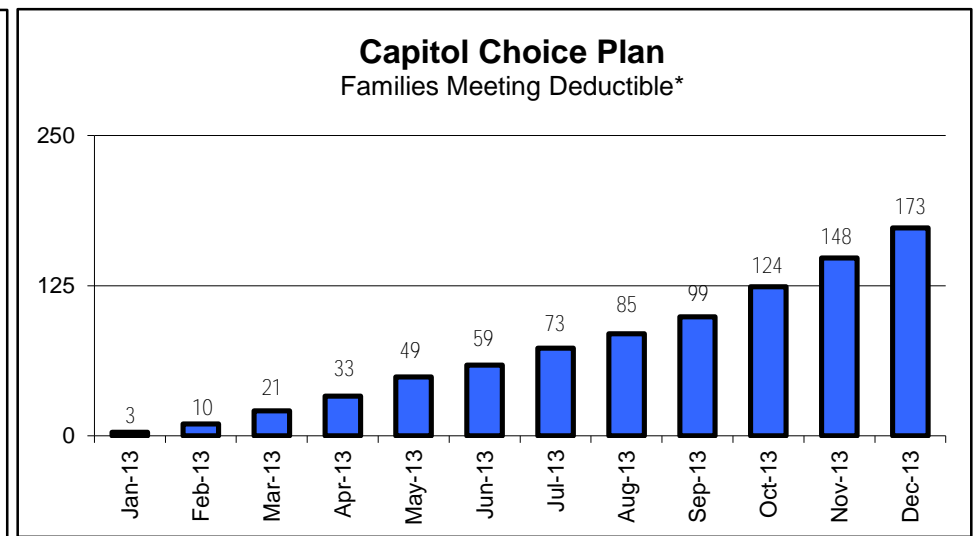
* 2012 Individual Deductible is \$500; 2013 Individual Deductible is \$600



* 2012 Individual Deductible is \$600; 2013 Individual Deductible is \$615



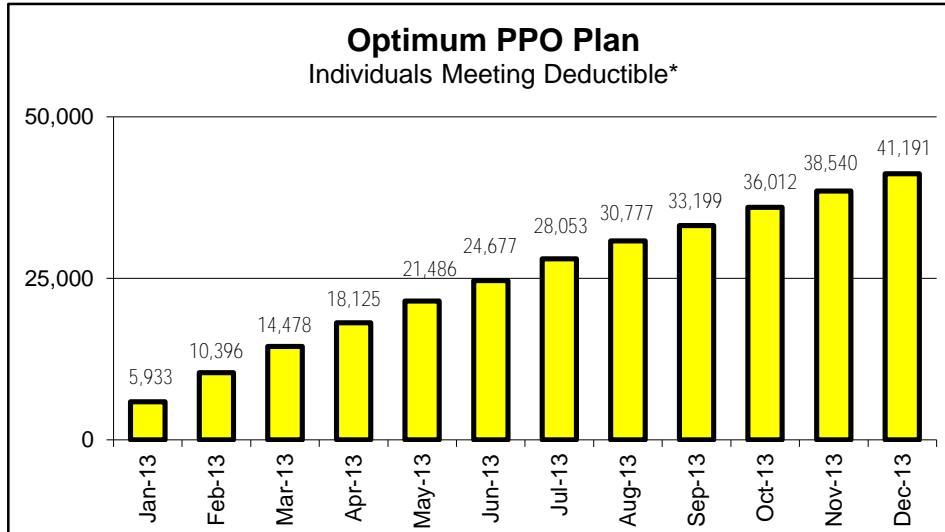
* 2012 Family Deductible is \$1,500; 2013 Family Deductible is \$1,800



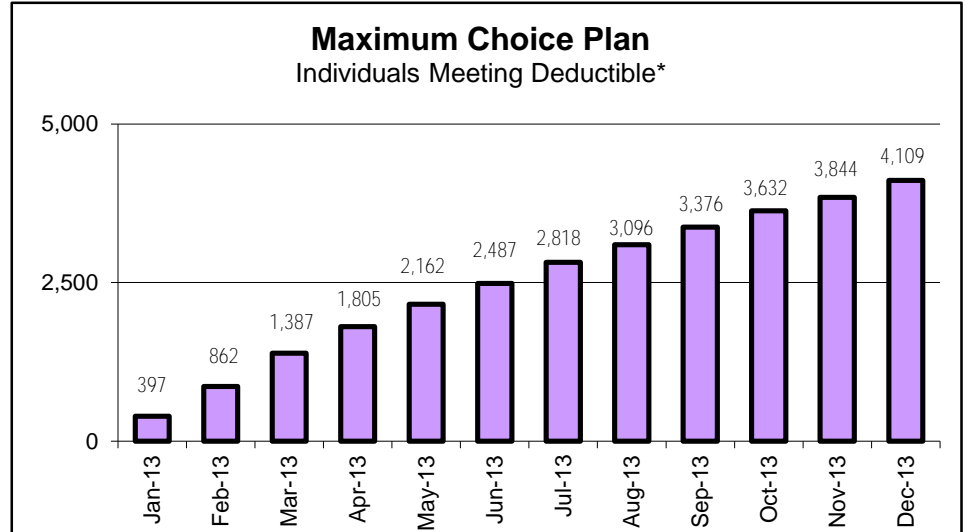
* 2012 Family Deductible is \$1,800; 2013 Family Deductible is \$1,850

Analysis of Individuals and Families Meeting Their Deductibles *(continued)*

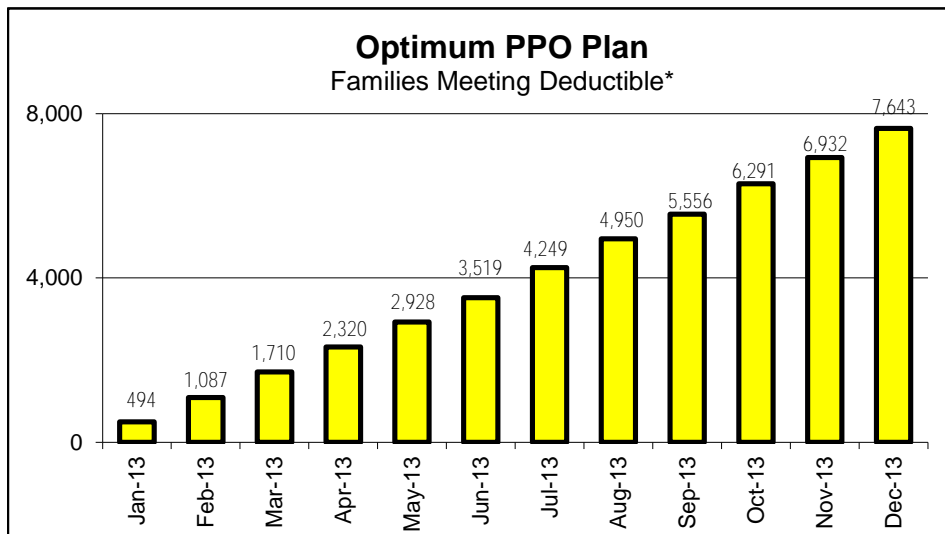
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



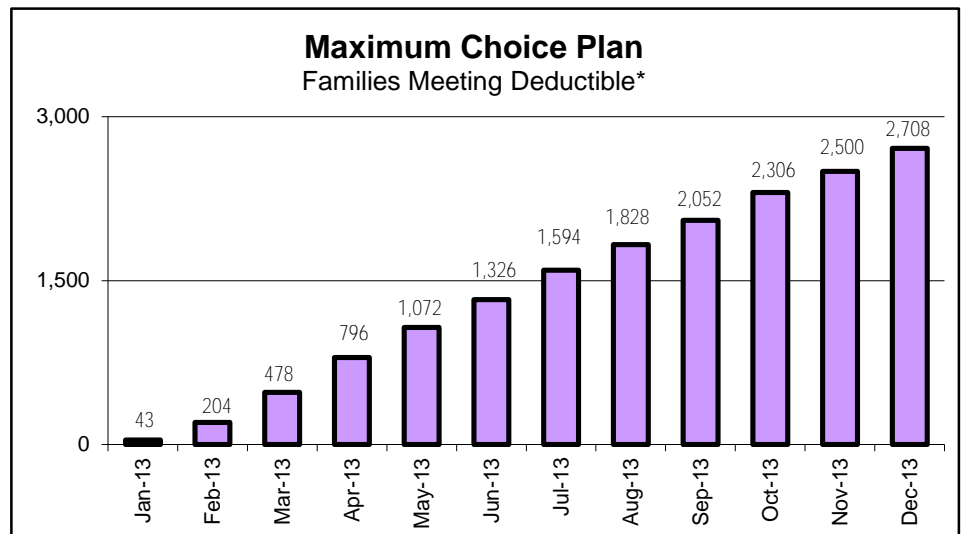
* 2012 Individual Deductible is \$355; 2013 Individual Deductible is \$370



* 2012 Individual Deductible is \$2,325; 2013 Individual Deductible is \$2,450



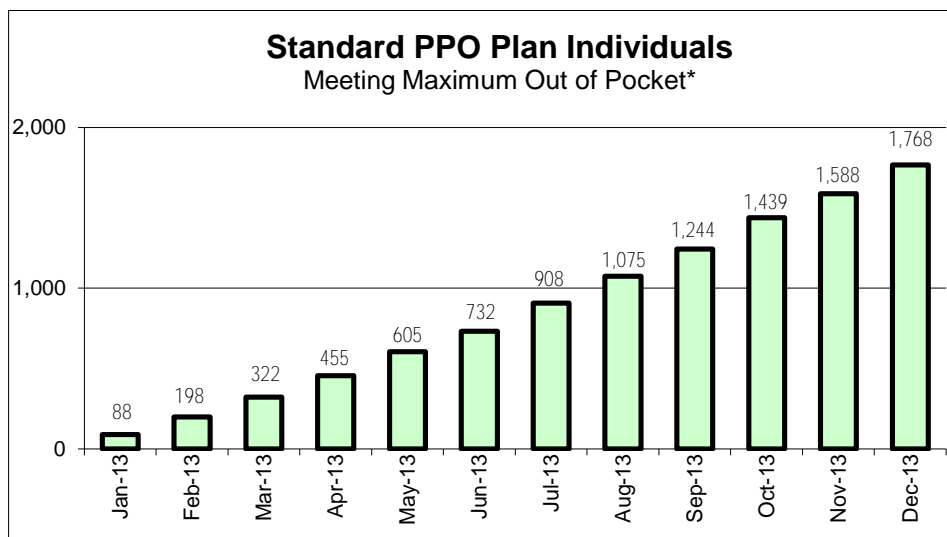
* 2012 Family Deductible is \$720; 2013 Family Deductible is \$740



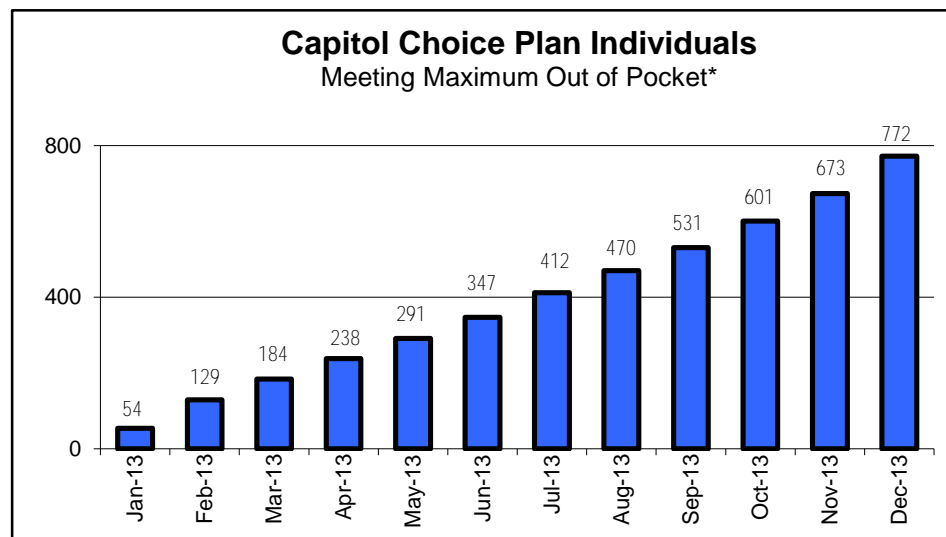
* 2012 Family Deductible is \$3,530; 2013 Family Deductible is \$3,650

Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

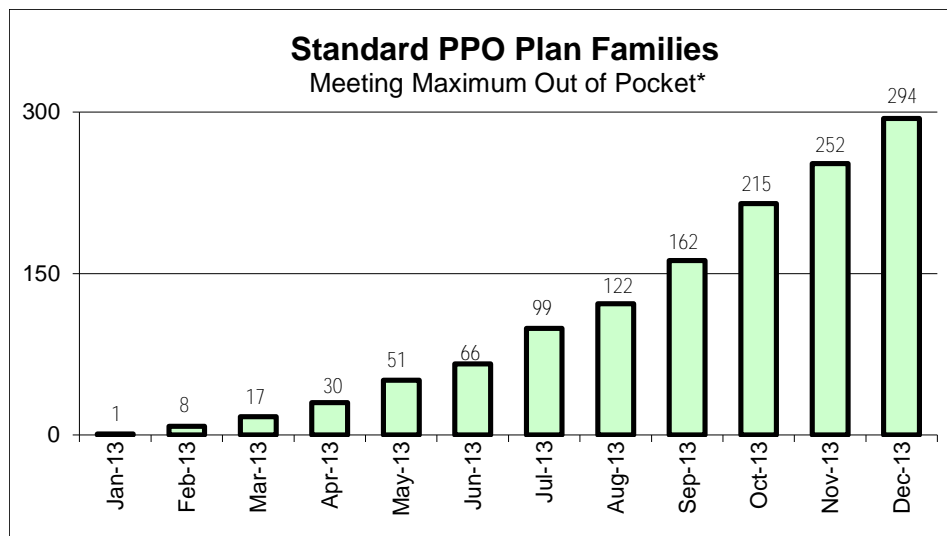
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



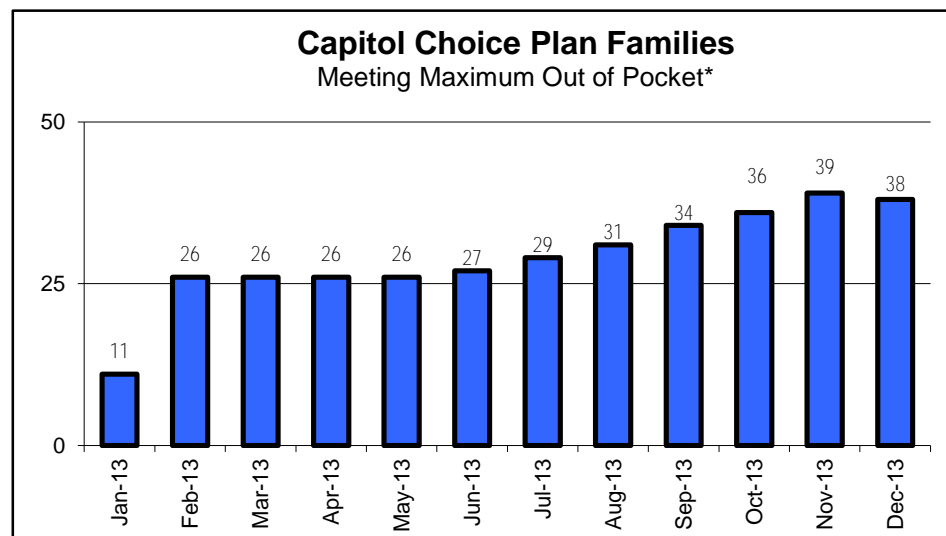
* 2012 Individual Maximum Out of Pocket is \$3,500; 2013 Individual Maximum Out of Pocket is \$3,000



* 2012 Individual Maximum Out of Pocket is \$2,400; 2013 Individual Maximum Out of Pocket is \$2,470



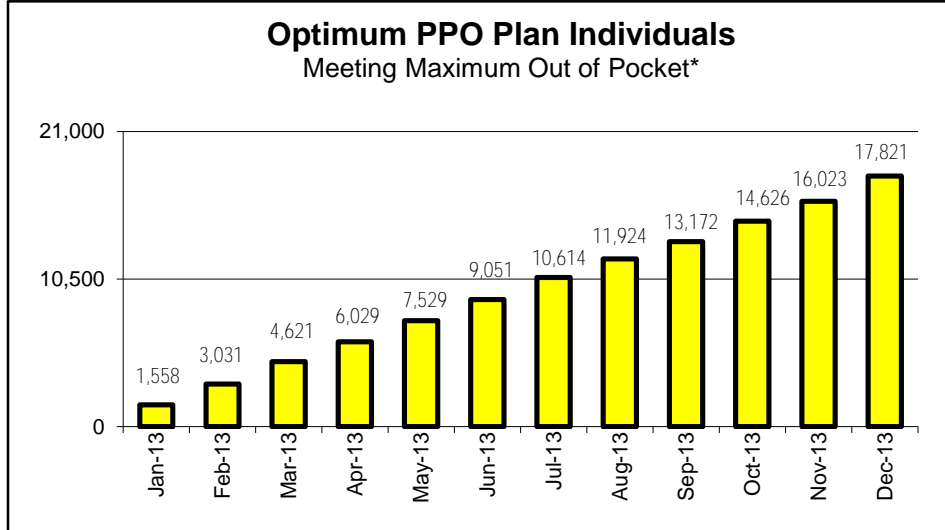
* 2012 Family Maximum Out of Pocket is \$7,000; 2013 Maximum Out of Pocket is \$6,000



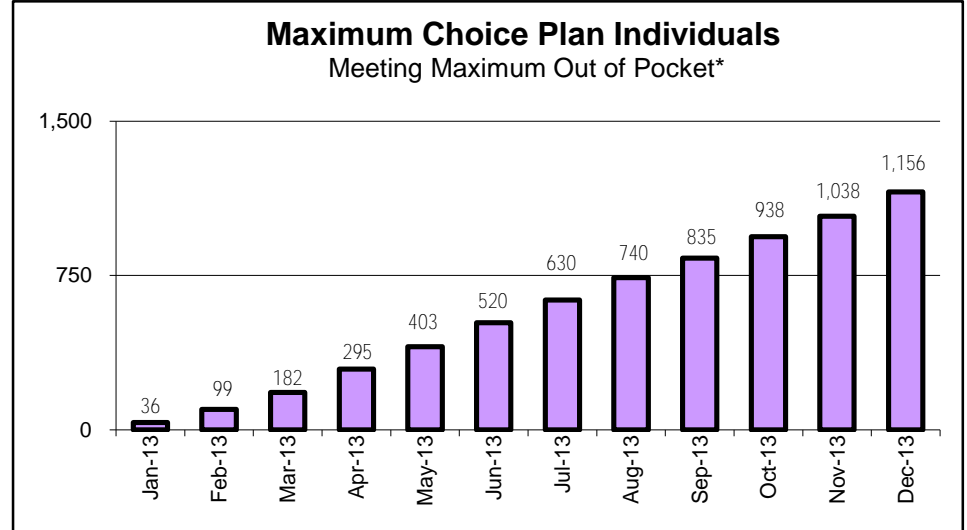
* 2012 Family Maximum Out of Pocket is \$7,000; 2013 Family Maximum Out of Pocket is \$7,400

Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

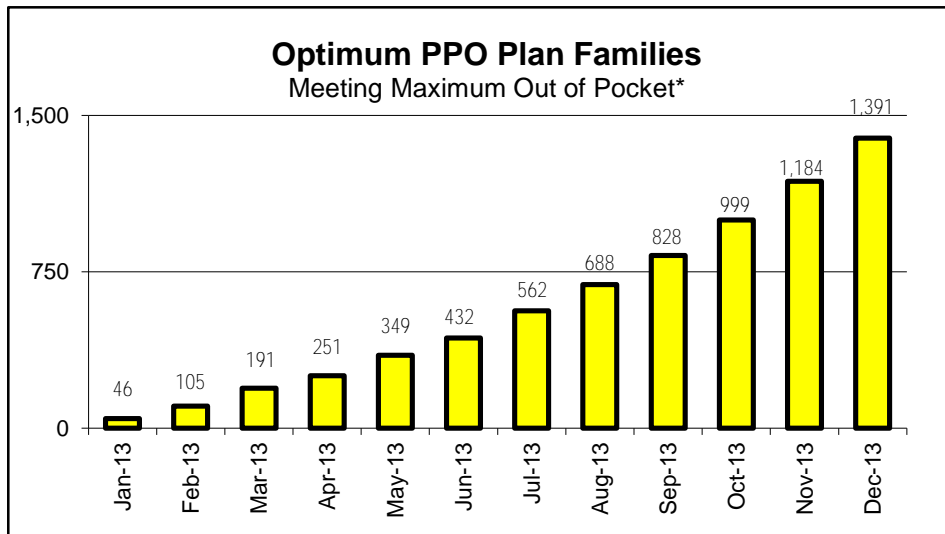
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



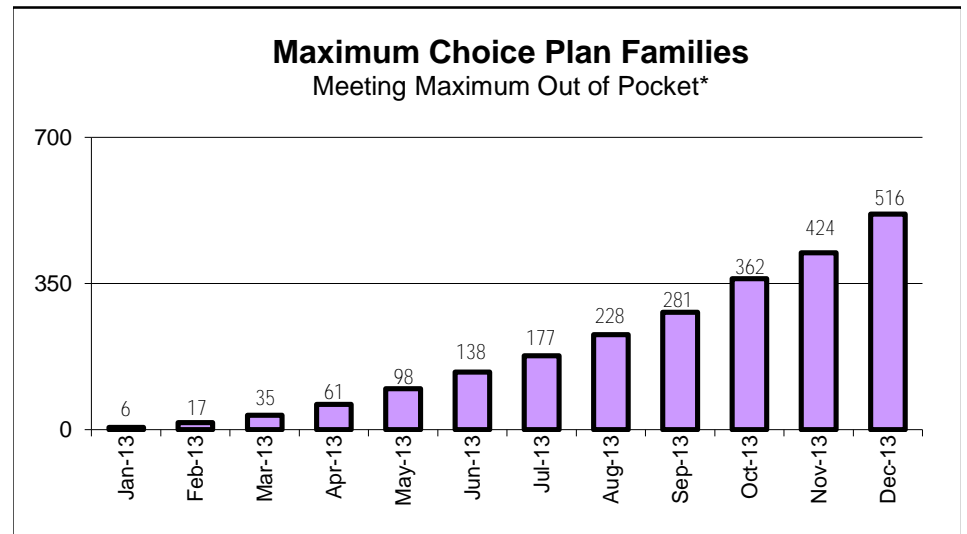
* 2012 Individual Maximum Out of Pocket is \$1,350; 2013 Maximum Out of Pocket is \$1,390



* 2012 Individual Maximum Out of Pocket is \$3,550; 2013 Individual Max Out of Pocket is \$3,700



* 2012 Family Maximum Out of Pocket is \$2,700; 2013 Family Maximum Out of Pocket is \$2,780



* 2012 Family Maximum Out of Pocket is \$5,280; 2013 Family Maximum Out of Pocket is \$5,400

Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket (MOOP) expense for the years 2006-2013. This report is based on incurred claims.

Individuals and Families in Essential (2006-08) and Standard PPO (2009-13)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2006	Essential	\$750	22.14%	\$3,500	2.96%	\$1,500	16.35%	\$7,000	1.08%
2007	Essential	\$750	22.41%	\$3,500	3.30%	\$1,500	17.70%	\$7,000	1.16%
2008	Essential	\$750	24.25%	\$3,500	4.01%	\$1,500	19.35%	\$7,000	1.51%
2009	Standard PPO	\$750	32.06%	\$3,500	5.85%	\$1,500	8.74%	\$7,000	1.14%
2010	Standard PPO	\$500	38.12%	\$3,500	4.81%	\$1,500	3.61%	\$7,000	0.73%
2011	Standard PPO	\$500	39.40%	\$3,500	4.55%	\$1,500	3.99%	\$7,000	0.56%
2012	Standard PPO	\$500	40.49%	\$3,500	4.80%	\$1,500	4.98%	\$7,000	0.77%
2013	Standard PPO	\$600	36.46%	\$3,000	6.39%	\$1,800	4.11%	\$6,000	1.61%

Individuals and Families in Enhanced (2006-08) and Capitol Choice (2009-13)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2006	Enhanced	\$250	21.52%	\$1,250	5.80%	\$500	9.95%	\$2,500	0.94%
2007	Enhanced	\$250	21.31%	\$1,250	7.48%	\$500	8.93%	\$2,500	1.00%
2008	Enhanced	\$250	21.95%	\$1,250	8.11%	\$500	9.06%	\$2,500	1.20%
2009	Capitol Choice	\$500	27.85%	\$2,000	1.86%	\$1,500	0.59%	\$6,000	0.01%
2010	Capitol Choice	\$500	25.19%	\$2,000	1.84%	\$1,500	0.49%	\$6,000	0.01%
2011	Capitol Choice	\$575	24.93%	\$2,300	1.61%	\$1,725	0.45%	\$6,900	0.01%
2012	Capitol Choice	\$600	25.70%	\$2,400	1.46%	\$1,800	0.55%	\$7,000	0.01%
2013	Capitol Choice	\$615	25.13%	\$2,470	1.72%	\$1,850	0.51%	\$7,400	0.11%

Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket expense for the years 2006-2013. This report is based on incurred claims.

Individuals and Families in Premier (2006-08) and Optimum PPO (2009-13)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2006	Premier	\$250	30.15%	\$1,000	6.70%	\$500	9.95%	\$2,000	1.17%
2007	Premier	\$250	30.04%	\$1,000	7.78%	\$500	8.93%	\$2,000	1.20%
2008	Premier	\$250	30.51%	\$1,000	8.60%	\$500	9.06%	\$2,000	1.26%
2009	Optimum PPO	\$250	27.18%	\$1,125	10.05%	\$500	8.42%	\$2,250	1.51%
2010	Optimum PPO	\$300	25.80%	\$1,125	10.89%	\$600	7.05%	\$2,250	1.47%
2011	Optimum PPO	\$345	25.16%	\$1,295	9.99%	\$690	7.31%	\$2,590	1.36%
2012	Optimum PPO	\$355	24.87%	\$1,350	9.93%	\$720	5.51%	\$2,700	1.38%
2013	Optimum PPO	\$370	24.79%	\$1,390	10.73%	\$740	7.49%	\$2,780	1.36%

Individuals and Families in Select (2007-08) and Maximum Choice (2009-13)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2007	Select	\$2,000	11.72%	\$3,000	3.01%	\$3,000	18.50%	\$4,500	2.61%
2008	Select	\$2,000	12.81%	\$3,000	3.63%	\$3,000	20.03%	\$4,500	3.91%
2009	Maximum Choice	\$2,000	14.90%	\$3,000	4.52%	\$3,000	15.96%	\$4,500	3.64%
2010	Maximum Choice	\$2,000	15.12%	\$3,000	4.91%	\$3,000	16.78%	\$4,500	4.14%
2011	Maximum Choice	\$2,300	14.60%	\$3,455	4.53%	\$3,455	18.28%	\$5,185	4.37%
2012	Maximum Choice	\$2,325	14.71%	\$3,550	4.16%	\$3,530	18.80%	\$5,280	4.00%
2013	Maximum Choice	\$2,450	12.84%	\$3,700	3.34%	\$3,650	16.65%	\$5,400	2.65%

Premium (or Premium Equivalent)

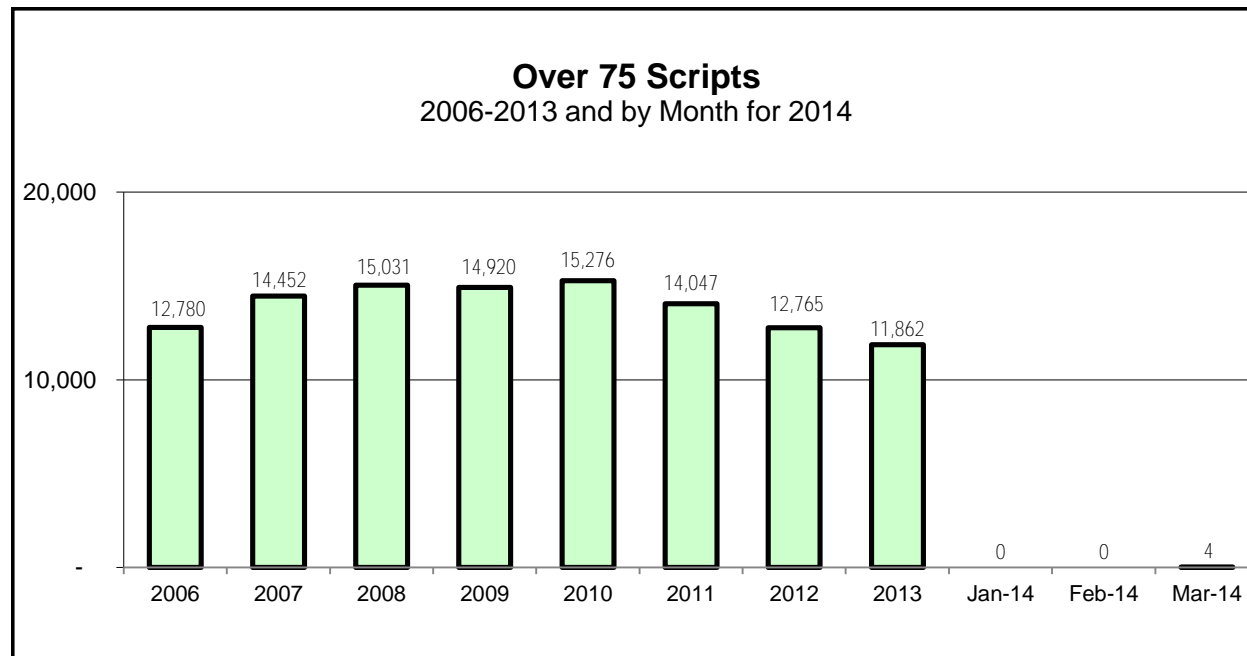
The following details the amount of premium* (or premium equivalent) paid by the employee and employer for 2006-2013 and monthly through 2014.

Time Period	Employee Premium Amount	Employer Premium Amount	Total Premium Amount
2006	\$153,787,780	\$948,458,338	\$1,102,246,118
2007	\$167,530,819	\$973,220,791	\$1,140,751,611
2008	\$179,094,322	\$1,039,574,462	\$1,218,668,784
2009	\$210,980,360	\$1,190,104,292	\$1,401,084,653
2010	\$223,160,749	\$1,325,801,265	\$1,548,962,014
2011	\$274,375,886	\$1,324,091,690	\$1,598,467,575
2012	\$271,663,955	\$1,332,767,157	\$1,604,431,112
2013	\$271,156,377	\$1,329,854,915	\$1,601,011,292
Jan-14	\$22,376,004	\$113,923,845	\$136,299,849
Feb-14	\$22,375,131	\$113,632,543	\$136,007,674
Mar-14	\$22,344,015	\$113,537,770	\$135,881,785

**Premium (or premium equivalent) is based on enrollment using published premium rates—it is NOT based on actual payments received.*

Prescription Drug Utilization

The following details the number of families that have purchased 75 scripts or more during 2006-2013 and by month for 2014. After a family has filled 75 prescriptions via retail purchase, the co-payment is reduced to \$30 for 2nd tier and \$44 for 3rd tier.



The table below summarizes plan impact for families regarding the scripts benefit in 2013:

Script Count, per Family	Number of Families	Number of Scripts	Avg. # of Scripts per Patient	Avg. Net Payment per Script	Net Payments For All Scripts
0 - 75	67,163	598,103	6.61	\$74.41	\$44,504,045.65
Over 75	4	321	32.10	\$86.95	\$27,911.52
Total	67,167	598,424	6.62	\$74.42	\$44,531,957.17

Prescription Drug Utilization *(continued)*

The following details the type of prescription filled, the percent that were generic, and the generic efficiency rate for the most recent rolling year. Based on paid claims..

Time Period: Paid Month	Generic	Brand Name, Generic Available	Brand Name	Other*	Total	Scripts Rx % Generic	Scripts Generic Efficiency Rx
Apr 2013	358,931	20,034	68,113	9,617	456,695	78.59%	94.71%
May 2013	274,430	15,208	51,697	7,305	348,640	78.71%	94.75%
Jun 2013	285,057	15,789	54,929	8,016	363,791	78.36%	94.75%
Jul 2013	340,069	18,042	65,775	10,138	434,024	78.35%	94.96%
Aug 2013	274,980	14,617	51,707	8,674	349,978	78.57%	94.95%
Sep 2013	283,778	16,857	52,075	8,344	361,054	78.60%	94.39%
Oct 2013	359,694	30,013	66,303	12,295	468,305	76.81%	92.30%
Nov 2013	297,604	19,707	54,012	9,294	380,617	78.19%	93.79%
Dec 2013	374,144	20,660	68,154	12,264	475,222	78.73%	94.77%
Jan 2014	273,713	15,392	44,118	8,933	342,156	80.00%	94.68%
Feb 2014	278,313	13,166	40,914	9,381	341,774	81.43%	95.48%
Mar 2014	287,366	13,526	42,020	11,136	354,048	81.17%	95.50%

**Includes: Over the Counter (usually items such as diabetic supplies, syringes, and test strips, etc.), Other/Unavailable or Missing (Unable to tag to a specific group).*

Prescription Drug Utilization *(continued)*

The following details the number of members and patients utilizing prescription benefits and the associated costs for the most recent rolling year. Based on Incurred Claims.

Time Period	Members	Patients	Scripts	Scripts Per Member	Scripts Per Patient	Allow Amt* Per Script	Net Pay Per Script	Member Cost Per Script	Patient Cost Per Script
Jan 2013	268,023	175,980	432,673	1.61	2.95	\$85.65	\$68.87	\$27.09	\$41.26
Feb 2013	267,120	166,312	386,371	1.44	2.80	\$86.66	\$70.53	\$23.33	\$37.48
Mar 2013	267,302	168,228	411,222	1.53	2.92	\$85.08	\$69.53	\$23.93	\$38.03
Apr 2013	267,292	165,129	396,686	1.48	2.91	\$88.65	\$73.46	\$22.55	\$36.49
May 2013	267,117	164,111	401,497	1.50	2.95	\$88.19	\$73.36	\$22.29	\$36.27
Jun 2013	266,521	159,642	367,193	1.37	2.83	\$90.13	\$75.45	\$20.23	\$33.77
Jul 2013	265,629	164,959	391,528	1.47	2.96	\$90.64	\$76.25	\$21.21	\$34.15
Aug 2013	264,947	164,145	390,681	1.47	2.91	\$90.13	\$75.94	\$20.93	\$33.78
Sep 2013	263,037	163,013	385,547	1.46	2.86	\$86.63	\$73.00	\$19.98	\$32.23
Oct 2013	265,526	181,615	419,344	1.57	2.86	\$88.30	\$74.96	\$21.07	\$30.81
Nov 2013	265,687	166,294	391,762	1.47	2.87	\$86.23	\$72.33	\$20.34	\$32.49
Dec 2013	265,605	166,709	436,543	1.64	3.10	\$90.56	\$76.61	\$22.74	\$36.23

***Allow Amt" is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.*

Prescription Drug Utilization *(continued)*

The following Top 25 Drug Analysis is based on Rx claims incurred January - December 2013.

Prev Rank	Curr Rank	Product Name	Brand/Generic	Therapeutic Class General	Net Pay Rx	Net Pay Rx as Pct of All Drugs	Scripts Rx	Net Pay Per Day Supply Rx	Patients Rx
1	1	NEXIUM	Single source brand	Gastrointestinal Drugs	\$12,121,961.82	3.44%	45,248	\$6.77	8,047
2	2	HUMIRA	Single source brand	Immunosuppressants	\$10,138,613.37	2.87%	2,846	\$90.45	539
3	3	CYMBALTA	Single source brand	Central Nervous System	\$9,524,338.51	2.70%	34,007	\$7.61	5,528
4	4	CRESTOR	Single source brand	Cardiovascular Agents	\$9,499,738.22	2.69%	52,288	\$4.47	8,442
5	5	ENBREL	Single source brand	Immunosuppressants	\$8,559,287.40	2.43%	2,369	\$91.94	450
6	6	ABILIFY	Single source brand	Central Nervous System	\$5,504,841.82	1.56%	7,502	\$20.53	1,609
7	7	COPAXONE	Single source brand	Misc Therapeutic Agents	\$5,165,775.86	1.46%	695	\$155.30	141
8	8	LANTUS SOLOSTAR	Single source brand	Hormones & Synthetic Subst	\$4,098,114.63	1.16%	11,131	\$9.14	2,283
9	9	JANUVIA	Single source brand	Hormones & Synthetic Subst	\$3,561,630.75	1.01%	12,372	\$7.19	2,168
10	10	ANDROGEL	Multisource brand, no generic	Hormones & Synthetic Subst	\$3,390,407.23	0.96%	7,417	\$13.83	1,596
12	11	VICTOZA	Multisource brand, generic	Hormones & Synthetic Subst	\$3,212,191.19	0.91%	6,601	\$12.77	1,331
13	12	GILENYA	Single source brand	Misc Therapeutic Agents	\$3,106,243.34	0.88%	413	\$167.58	69
11	13	MONTELUKAST SODIUM	Multisource generic	Respiratory Tract Agents	\$3,090,732.42	0.88%	67,731	\$1.22	14,543
14	14	CELEBREX	Single source brand	Central Nervous System	\$2,848,248.64	0.81%	12,511	\$5.82	2,605
15	15	HUMALOG	Multisource brand, no generic	Hormones & Synthetic Subst	\$2,649,060.73	0.75%	5,610	\$11.94	1,336
16	16	STELARA	Multisource brand, generic	Immunosuppressants	\$2,566,017.63	0.73%	237	\$346.29	84
17	17	ZETIA	Multisource brand, generic	Cardiovascular Agents	\$2,416,261.74	0.68%	13,450	\$4.24	2,379
18	18	LOVAZA	Single source brand	Cardiovascular Agents	\$2,387,757.56	0.68%	11,615	\$4.98	2,109
19	19	LYRICA	Single source brand	Central Nervous System	\$2,305,416.17	0.65%	9,154	\$7.66	1,601
20	20	ADVAIR DISKUS 250/50	Single source brand	Hormones & Synthetic Subst	\$2,271,271.24	0.64%	7,970	\$7.33	2,374
24	21	NOVOLOG FLEXPEN	Single source brand	Hormones & Synthetic Subst	\$2,237,923.85	0.63%	4,790	\$11.92	1,165
21	22	REBIF	Single source brand	Misc Therapeutic Agents	\$2,202,457.96	0.62%	351	\$155.45	48
22	23	GABAPENTIN	Multisource generic	Central Nervous System	\$2,178,145.53	0.62%	45,801	\$1.34	10,541
25	24	LEVEMIR FLEXPEN	Single source brand	Hormones & Synthetic Subst	\$2,139,514.01	0.61%	5,382	\$9.93	1,102
23	25	GLEEVEC	Single source brand	Antineoplastic Agents	\$2,134,497.14	0.60%	180	\$235.60	33

***Product Name" includes all strengths/formulations of a drug*

Prescription Drug Utilization *(continued)*

In summary, the top 25 drugs represent 8.12% of total scripts and 31.50% of total Rx expenditures.

Summary	Net Pay Rx	Scripts Rx	Days Supply Rx
Top Drugs	\$111,814,082	390,890	14,969,305
All Product Names	\$352,820,188	4,811,047	154,191,756
Top Drugs as Pct of All Drugs	31.50%	8.12%	9.71%

Utilization

The top 25 clinical conditions based on incurred claims for January - December 2013.

Prev Rank	Curr Rank	Clinical Condition	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER	Patients Med	Net Pay Per Pat Med
1	1	Signs/Symptoms/Oth Cond, NEC	\$74,034,003	\$12,022,177	\$59,820,514	2.41	8.47	415.06	15.53	92,417	\$801.09
2	2	Prevent/Admin Hlth Encounters	\$71,243,249	\$363,143	\$70,820,064	0.02	2.83	821.18	0.60	164,056	\$434.26
3	3	Osteoarthritis	\$57,451,565	\$39,023,529	\$18,323,812	4.92	2.65	213.30	0.57	23,469	\$2,447.98
4	4	Gastroint Disord, NEC	\$40,923,092	\$8,127,884	\$32,771,655	1.55	4.12	139.57	20.07	36,780	\$1,112.65
5	5	Respiratory Disord, NEC	\$38,999,348	\$12,658,280	\$26,245,103	0.67	5.21	83.30	14.32	28,752	\$1,356.40
6	6	Chemotherapy Encounters	\$35,739,844	\$5,420,237	\$30,319,607	0.50	5.37	1.06	0.00	709	\$50,408.81
7	7	Coronary Artery Disease	\$35,234,736	\$19,469,573	\$15,701,777	2.49	3.37	44.50	2.68	7,764	\$4,538.22
8	8	Arthropathies/Joint Disord NEC	\$32,427,721	\$3,146,918	\$29,093,019	0.43	2.62	466.53	5.77	56,006	\$579.00
9	9	Spinal/Back Disord, Low Back	\$30,609,959	\$9,440,473	\$21,127,102	0.87	3.06	557.53	4.98	33,586	\$911.39
10	10	Pregnancy w Vaginal Delivery	\$26,877,744	\$26,739,102	\$138,642	6.95	2.43	0.52	0.43	3,188	\$8,430.91
11	11	Renal Function Failure	\$21,755,884	\$2,561,263	\$19,083,597	0.36	4.31	16.99	0.50	3,006	\$7,237.49
12	12	Condition Rel to Tx - Med/Surg	\$20,601,856	\$14,489,709	\$6,063,907	1.94	5.26	8.13	2.14	3,845	\$5,358.09
13	13	Newborns, w/wo Complication	\$20,277,657	\$19,610,417	\$664,658	10.55	3.47	4.51	0.22	3,431	\$5,910.13
14	14	Spinal/Back Disord, Ex Low	\$19,476,914	\$4,744,558	\$14,712,744	0.42	3.57	531.18	2.98	26,072	\$747.04
15	15	Cancer - Breast	\$17,339,539	\$845,442	\$16,440,874	0.22	3.75	30.98	0.04	2,671	\$6,491.78
16	16	Cardiovasc Disord, NEC	\$17,214,616	\$2,840,006	\$14,369,377	0.70	3.75	50.51	10.24	15,892	\$1,083.23
17	17	Cholecystitis/Cholelithiasis	\$16,381,068	\$3,943,803	\$12,435,691	0.85	3.36	5.64	1.86	2,575	\$6,361.58
18	18	Cardiac Arrhythmias	\$16,222,087	\$5,195,147	\$10,983,756	1.06	2.65	38.48	2.66	6,896	\$2,352.39
19	19	Urinary Tract Calculus	\$15,288,060	\$1,539,191	\$13,748,528	0.60	2.28	17.21	5.77	3,985	\$3,836.40
20	20	Infections - ENT Ex Otitis Med	\$15,207,866	\$432,887	\$14,769,079	0.24	3.06	506.28	6.18	92,328	\$164.72
21	21	Diabetes	\$14,617,784	\$3,082,861	\$11,501,081	1.09	4.40	208.88	1.74	25,166	\$580.85
22	22	Infec/Inflam - Skin/Subcu Tiss	\$14,057,911	\$3,556,243	\$10,448,129	1.29	3.98	265.47	5.48	50,317	\$279.39
-	23	Overweight/Obesity	\$13,447,479	\$9,823,302	\$3,623,890	1.79	1.91	14.80	0.02	3,681	\$3,653.21
23	24	Fracture/Disloc - Upper Extrem	\$13,341,235	\$1,560,919	\$11,766,875	0.23	3.11	63.12	7.26	7,339	\$1,817.85
24	25	Gynecological Disord, NEC	\$13,241,284	\$1,610,104	\$11,630,084	0.26	3.80	76.86	1.76	19,550	\$677.30

NOTE: Medical payments represent only the payments made for the specified condition.

Utilization *(continued)*

In Summary, the top clinical conditions represent more than 58.05 of total paid claims for all clinical conditions.

Summary	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER
Top Clinical Conditions	\$692,012,500	\$212,247,168	\$476,603,566	42.42	3.57	4,581.57	113.80
All Clinical Conditions	\$1,192,033,551	\$356,768,957	\$829,795,761	76.98	3.97	8,222.58	231.59
Top Clinical Conditions as Pct of All Clinical Conditions	58.05%	59.49%	57.44%	55.10%	89.83%	55.72%	49.14%

Claims Lag Analysis

The following claims lag information is based on medical claims (does not include Rx) incurred January - December 2013.

Plan	Number of Medical Claims	Avg Days Lag Per Claim	% Claims Paid Within 30 Days	% Claims Paid Within 60 Days	% Claims Paid Within 90 Days
Capitol Choice	1,308,212	20	84.49%	93.29%	96.09%
CW Standard PPO	574,608	25	78.55%	90.38%	94.62%
Maximum Choice	672,059	21	84.17%	93.18%	95.99%
Optimum PPO	6,233,862	21	83.56%	93.34%	96.22%
~Missing	70,512	28	75.97%	89.16%	93.96%
All Plans	9,039,242	22	82.51%	92.86%	95.95%

**Missing means the claims could not be tagged to a specific plan.*

Claims Lag Analysis *(continued)*

The following claims lag information is based on all claims (**Medical and Rx**) incurred and paid during the most recent rolling year.

	Month Paid					
Service Month	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13
Jan 2013	\$4,754,686.01	\$1,605,966.56	\$149,435.15	\$950,697.99	\$510,414.06	\$168,182.91
Feb 2013	\$10,881,685.58	\$3,984,404.79	\$1,987,054.84	\$647,885.56	\$268,687.32	\$132,252.90
Mar 2013	\$46,652,196.35	\$9,073,716.17	\$2,535,530.70	\$1,624,936.82	\$705,350.13	\$99,654.50
Apr 2013	\$68,117,438.76	\$42,582,680.25	\$6,661,399.58	\$3,692,926.53	\$1,531,384.85	\$534,113.40
May 2013	\$0.00	\$65,724,306.71	\$46,061,334.59	\$9,253,643.26	\$2,894,596.71	\$1,607,951.22
Jun 2013	\$0.00	\$0.00	\$59,631,810.31	\$51,340,902.59	\$11,977,599.99	\$3,801,897.25
Jul 2013	\$0.00	\$0.00	\$0.00	\$67,544,195.90	\$53,369,897.36	\$9,624,605.76
Aug 2013	\$0.00	\$0.00	\$0.00	\$0.00	\$64,692,545.46	\$45,081,934.60
Sep 2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$51,206,399.25
Oct 2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Nov 2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dec 2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Month Paid					
Service Month	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14
Jan 2013	\$179,505.91	(\$350,543.48)	(\$197,910.63)	(\$21,110.17)	(\$18,219.16)	(\$2,198.73)
Feb 2013	\$376,943.02	(\$27,636.81)	\$51,011.38	\$138,851.41	(\$76,945.10)	(\$22,941.95)
Mar 2013	\$481,775.16	(\$30,495.14)	\$214,198.57	\$103,652.89	\$2,195.82	\$16,065.31
Apr 2013	\$500,705.82	\$177,814.27	\$148,214.74	\$94,657.18	(\$87,201.97)	\$31,875.84
May 2013	\$840,803.36	\$362,304.64	\$181,056.92	\$603,893.68	(\$83,425.30)	\$139,886.32
Jun 2013	\$1,453,341.45	\$1,104,601.92	\$442,116.77	\$251,015.68	\$171,729.04	\$125,552.99
Jul 2013	\$3,829,006.71	\$1,377,995.04	\$595,974.21	\$754,581.44	\$142,619.30	(\$67,030.91)
Aug 2013	\$10,378,822.39	\$2,501,849.41	\$1,355,141.75	\$1,482,333.01	\$127,578.02	\$213,104.37
Sep 2013	\$54,185,907.47	\$9,376,751.71	\$3,078,946.78	\$1,984,229.92	\$1,866,979.33	\$545,858.93
Oct 2013	\$72,506,843.20	\$48,269,775.72	\$11,680,370.65	\$5,986,683.78	\$2,841,539.18	\$802,145.84
Nov 2013	\$0.00	\$65,527,997.27	\$44,937,083.45	\$14,049,226.94	\$2,907,409.74	\$1,919,143.02
Dec 2013	\$0.00	\$0.00	\$76,282,722.74	\$54,745,919.58	\$8,015,968.78	\$4,189,231.06

Claims Distribution Based on Age/Gender

The following is based on claims incurred January - December 2013.

	Female			Male		
Age Group	Members Avg	Net Pay Med and Rx	Net Pay Per Member	Members Avg	Net Pay Med and Rx	Net Pay Per Member
Ages < 1	1,257	\$16,074,827.79	\$12,790.28	1,323	\$22,213,215.08	\$16,796.38
Ages 1-4	5,481	\$10,670,405.88	\$1,946.87	5,813	\$12,945,753.39	\$2,226.96
Ages 5-9	7,959	\$11,073,348.97	\$1,391.30	8,204	\$13,055,236.99	\$1,591.40
Ages 10-14	8,722	\$15,612,372.93	\$1,789.96	9,028	\$21,434,485.45	\$2,374.17
Ages 15-17	5,439	\$15,169,020.31	\$2,788.83	5,862	\$15,347,932.77	\$2,618.12
Ages 18-19	3,767	\$10,853,282.46	\$2,880.99	3,949	\$11,948,245.89	\$3,025.41
Ages 20-24	9,439	\$27,183,265.60	\$2,879.83	8,819	\$17,816,989.15	\$2,020.32
Ages 25-29	8,580	\$34,918,444.15	\$4,069.94	4,689	\$10,119,061.47	\$2,158.27
Ages 30-34	10,107	\$49,497,954.32	\$4,897.34	5,368	\$16,014,627.66	\$2,983.63
Ages 35-39	10,768	\$53,967,153.91	\$5,011.67	5,907	\$20,730,695.16	\$3,509.34
Ages 40-44	13,183	\$77,855,664.11	\$5,905.99	7,060	\$29,954,565.78	\$4,242.74
Ages 45-49	13,942	\$93,564,102.63	\$6,710.90	8,078	\$48,673,086.86	\$6,025.54
Ages 50-54	16,386	\$127,475,987.08	\$7,779.52	9,248	\$65,936,817.07	\$7,130.23
Ages 55-59	19,349	\$171,909,216.45	\$8,884.56	11,470	\$105,586,979.43	\$9,205.49
Ages 60-64	20,479	\$206,715,530.88	\$10,093.98	12,910	\$142,852,444.59	\$11,065.34
Ages 65-74	2,462	\$28,331,989.16	\$11,505.84	1,749	\$26,311,321.39	\$15,041.92
Ages 75-84	134	\$3,468,884.31	\$25,925.89	163	\$3,918,519.59	\$24,054.76
Ages 85+	9	\$1,304,759.11	\$148,268.08	5	\$590,437.27	\$123,007.76

Allowed Amount Distribution

The following table shows the distribution of members for whom the amounts of charges within the specified ranges were allowed. The data appears for the years of 2006—2012 and year to date for 2013.

Allowed Amount	2006	2007	2008	2009	2010	2011	2012	2013
less than 0.00	9	16	27	22	42	63	61	5,699
\$0.00 - \$499.99	54,058	53,891	53,571	53,160	57,392	58,044	60,333	62,145
\$500.00 - \$999.99	32,931	33,830	34,248	34,982	34,386	36,012	36,441	37,410
\$1,000.00 - \$1,999.99	40,360	42,464	42,360	43,452	42,988	44,147	44,292	43,935
\$2,000.00 - \$4,999.99	54,430	56,819	58,612	59,566	60,341	60,339	60,124	57,953
\$5,000.00 - \$9,999.99	30,373	32,271	34,487	35,696	36,028	36,375	36,000	34,668
\$10,000.00 - \$14,999.99	10,608	11,983	13,272	14,198	14,874	15,009	15,283	14,860
\$15,000.00 - \$19,999.99	4,726	5,470	6,332	6,849	7,184	7,339	7,657	7,629
\$20,000.00 - \$29,999.99	4,284	5,050	5,930	6,475	6,960	7,131	7,104	7,346
\$30,000.00 - \$49,999.99	2,844	3,268	3,820	4,451	4,935	5,155	5,314	5,417
\$50,000.00 - \$74,999.99	1,090	1,306	1,492	1,773	2,022	2,256	2,396	2,532
\$75,000.00 - \$99,999.99	465	536	589	688	829	839	915	1,005
\$100,000.00 - \$149,999.99	354	406	499	545	651	707	785	808
\$150,000.00 - \$199,999.99	117	160	194	203	225	274	302	350
\$200,000.00 - \$249,999.99	60	81	83	116	117	118	136	144
over \$249,999.99	99	127	152	166	196	259	267	284
Total	236,808	247,678	255,668	262,342	269,170	274,067	277,410	282,185

Summary of Enrollment and Claims

The following provides a summary of members, incurred medical claims, and incurred Rx claims for the most recent rolling year.

Time Period	Members	Net Pay Med and Rx	Net Pay Med	Net Pay Rx	Claims Paid	Claims Paid Med	Scripts Rx
Jan 2013	268,023	\$123,452,606.69	\$93,654,065.27	\$29,798,541.42	799,291	348,909	432,673
Feb 2013	267,120	\$116,903,681.57	\$89,652,053.08	\$27,251,628.49	714,419	313,305	386,371
Mar 2013	267,302	\$122,707,162.21	\$94,116,322.38	\$28,590,839.83	747,964	321,046	411,222
Apr 2013	267,292	\$123,986,009.25	\$94,845,785.03	\$29,140,224.22	735,844	322,946	396,686
May 2013	267,117	\$127,586,352.11	\$98,132,624.24	\$29,453,727.87	732,798	315,031	401,497
Jun 2013	266,521	\$130,300,567.99	\$102,596,461.20	\$27,704,106.79	686,799	303,058	367,193
Jul 2013	265,629	\$137,171,844.81	\$107,316,126.40	\$29,855,718.41	748,270	339,169	391,528
Sep 2013	263,037	\$122,245,073.39	\$94,100,675.83	\$28,144,397.56	703,772	301,607	385,547
Aug 2013	264,947	\$125,833,309.01	\$96,166,478.43	\$29,666,830.58	723,832	316,002	390,681
Oct 2013	265,526	\$142,087,358.37	\$110,653,544.75	\$31,433,813.62	795,286	357,890	419,344
Nov 2013	265,687	\$129,345,931.98	\$101,011,164.98	\$28,334,767.00	719,740	311,354	391,762
Dec 2013	265,605	\$143,233,842.16	\$109,788,249.75	\$33,445,592.41	775,127	321,137	436,543

NOTE: Includes run out data from all Carriers

The following illustrates the change in incurred claims (includes medical and Rx) by rolling year.

Time Period	Members	Total Medical and Rx Claims	Total Medical Claims	Total Rx Claims
Jan 2012 - Dec 2012	270,404	\$1,541,019,963	\$1,187,263,792	\$353,756,171
Jan 2013 - Dec 2013	267,111	\$1,550,593,349	\$1,197,651,374	\$352,941,976
% Change (Roll Yrs)	-1.20%	0.60%	0.90%	-0.20%